



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

### Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

### About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

NYPL RESEARCH LIBRARIES



3 3433 07594621 4





51M

New York State  
Bank













# ANNUAL REPORT

OF THE

# SUPERINTENDENT OF BANKS

RELATIVE TO

SAVINGS BANKS, TRUST COMPANIES, SAFE DEPOSIT  
COMPANIES, AND MISCELLANEOUS  
CORPORATIONS,

FOR THE YEAR 1897.

---

TRANSMITTED TO THE LEGISLATURE FEBRUARY 28, 1898.

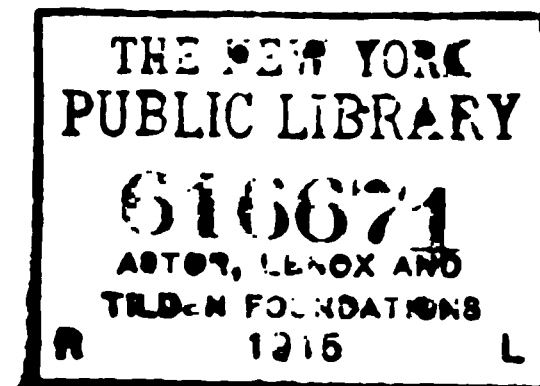
---

ALBANY :

JAMES B. LYON, PRINTER.

1898.

NEW YORK  
PUBLIC  
LIBRARY



NOV 14 1915  
NEW YORK  
PUBLIC LIBRARY

# STATE OF NEW YORK.

---

No. 38.

---

## IN SENATE,

FEBRUARY 28, 1898.

---

### ANNUAL REPORT

OF THE

Superintendent of Banks Relative to Savings Banks,  
Trust Companies, Safe Deposit Companies,  
and Miscellaneous Corporations.

---

STATE OF NEW YORK:

BANKING DEPARTMENT,  
ALBANY, *February* 28, 1898.

*To the Honorable the President of the Senate:*

SIR.— In accordance with the provisions of chapter 689 of the Laws of 1892, I have the honor to transmit to the Legislature the annual report of this Department relating to savings banks, trust companies, safe deposit companies and miscellaneous corporations.

Very respectfully, your obedient servant,

FREDERICK D. KILBURN,

*Superintendent.*





# R E P O R T .

---

## *To the Legislature:*

The gratifying gain in prosperity of the State banks of deposit and discount during the last fiscal year, as reported on the first of January last, was shared in, and in some instances exceeded by, the savings banks, trust companies and safe deposit companies of the State during the calendar year 1897, a fact satisfying both of itself and because of what it signifies, since the balance sheets of financial institutions always reflect with sensitive accuracy the general business condition of their localities.

On the morning of the first day of January, 1898, there were 131 savings banks in New York, one of which had not yet begun business. The increase since the date of my last report is two; the new institutions are the Washington Savings Bank of New York City and the Greater New York Savings Bank of Brooklyn. No savings bank has failed during the year, and but one shows a condition indicating a probably hopeless struggle for existence. This latter has made a brave effort to recover losses sustained through the failure of a national bank which held more than a third of its deposits, but has not achieved a satisfactory measure of success. One other bank is voluntarily closing, paying its depositors in full.

The total amount due depositors by savings banks in this State on the morning of the first day of January was \$766,684,916.15, a gain during the year of \$48,508,027.64, or \$22,085,673 more than was gained during the previous year. Of the total increase, \$23,297,957.47 was made from January to July, and \$25,210,070.17 from July to January. On the same date the aggregate resources were \$869,751,244.02, the surplus \$102,426,162.38, and the number of open accounts 1,805,280, representing gains since

January 1, 1897, of \$57,577,611.65 in resources, of \$8,772,924.97 in surplus, and of 68,312 in the number of accounts. Comparing further, the gain in resources was almost exactly twice as great in 1897 as in 1896, in surplus considerably more than threefold, and in open accounts over 60 per cent. The average amount of each account is \$424.69.

Inasmuch as the same individual may have a deposit in each of several institutions, the number of savings bank depositors is something smaller than the total of accounts. Disregarding such discrepancy, however, which can not be large, the total accounts as shown would represent about  $27\frac{3}{4}$  per cent. of the entire population of the State. Analyzing further, if there be deducted from the population of all the sixty counties of the State that of the twenty-nine which contain no savings bank, and from which few deposits are made, it is shown that of the people of the communities where such institutions are established, including infancy and age, the provident and the prodigal, almost exactly one in three is a depositor in a savings bank. A proportion of these belongs undoubtedly outside the classes which the system is particularly designed to serve, but this is certainly not large, and the great mass of depositors are the comparatively poor who need its fostering care. This naked statement impresses a lesson of obligation and duty which demands serious and conscientious consideration.

While fully recognizing the fact that the principle of corporate responsibility for the individual member which characterized primitive society is not natural and would not generally be salutary in the greater and more complex aggregate composing the modern State, where the rule of individual obligation develops the best citizenship and contributes to the best administration, may we not nevertheless believe that there are exceptions in which paternalism is not only justifiable, but advantageous? Notably, it seems to me, this is the fact in regard to the institutions in question and to their depositors, who are mainly, and if my supervision could control in the matter would be altogether, those whose earnings above the daily demand for sustenance are

too meagre for profitable independent investment, and whose ignorance of business methods makes them incapable of successful self-management. To such the commonwealth owes special duties of exemption and protection, the more imperative in that the degree of their helplessness in business affairs is almost absolute, and incredible except to those who have personally observed it. Partly because of such helplessness the debts owing by any State moneyed corporation to savings banks are made a preferred claim, certain special tax exemptions have been enacted in their favor, and various other safeguards have been crystalized into law for their benefit. Not one of such grants or safeguards should be removed or relaxed, nor any measure sanctioned which would expose the banks to burdens or their depositors to losses. The funds so held are the pledge of their owners to the public against pauperism, and a guaranty to the State of a better citizenship than is possible by the impoverished or destitute.

This element of governmental interest and guaranty gives to the proposed postal savings scheme a fascination which even those who distrust its feasibility can scarcely resist, and would make the argument in its favor conclusive but for the two essential requirements that it can not satisfy, viz.: An entirely safe investment of deposits, and a guaranty against the danger comprehended in trusting so delicate a business as the postmasters' part in it would be to public officials inexperienced in banking and subject to so frequent changes that their opportunities and incentive for acquiring knowledge of it would be inadequate. These objections, which appear to me insuperable, render the plan impracticable. But with the contention that to make men direct creditors of the government would improve their citizenship and intensify their patriotism, issue can not be successfully taken. It would make them keenly conscious that they have a personal interest in the State, and that everything impairing its credit or sullyng its pledged faith would be disastrous — that national honor is priceless and must be kept inviolate.

The savings banks of New York carry over \$100,000,000 of United States bonds, or nearly an eighth of the entire public debt, and they are the property of savings banks' depositors. The conception of this fact can not in the nature of things be as clear and strong in cases where the ownership of public securities by a savings bank depositor is through the intermediary of the institution, inasmuch as the average depositor is apt to regard the bank itself as his debtor without thought of the latter's dependence upon the political divisions in whose bonds his funds — not the savings bank's, for under the New York laws the latter has none — are invested. Still the actual fact is being gradually borne in upon him, and is continually exerting a beneficent influence. It tends to impress upon such depositor that he is a constituent factor in the State, that to be a capitalist is not necessarily criminal, that public debts are an obligation to be as sacredly met as the undertakings of a private contract, and that the comparatively poor, even more than the excessively rich, need that the monetary standard of the country shall be equal to the best in the world. Such results, over and above the habits of thrift and providence which the savings bank develops and encourages, and which tend to lessen poor rates, are a part of the service which it renders to the State, and emphasize the latter's obligation to extend to it generous and even partial consideration. No reasonable concession in its interest should be refused, and, particularly, every proposition which carries even a possibility of disturbance or mischief should be summarily rejected. The system is too valuable to permit of reckless meddling with its affairs, and its scope is so great that any injury it should suffer must react injuriously upon the entire body politic.

## RESOURCES AND LIABILITIES.

The following exhibit of the condition of the savings banks of the State is compiled from the reports made to the Banking Department as of the morning of the first day of January, 1898:

RESOURCES.	Par value.	Market value.
Bonds and mortgages . . . . .		\$358,943,901 39
Stock and bond investments, viz.:		
United States . . . . .	\$100,708,450 00	
District of Columbia . . . . .	5,589,800 00	
New York State . . . . .	973,000 00	
Bonds of other States . . . . .	55,209,576 24	
Bonds of cities in other States . . . . .	52,300,425 90	
Bonds of cities in this State . . . . .	128,855,349 30	
Bonds of counties in this State . . . . .	23,352,572 30	
Bonds of towns in this State . . . . .	8,831,958 32	
Bonds of villages in this State . . . . .	9,758,063 43	
Bonds of school districts in this State, . . . . .	3,220,582 10	
<hr/>		
Total par value of stocks and bonds, \$388,799,777 59		
Amount of stocks and bonds at cost . . . . .	420,796,736 99	
<hr/>		
Estimated market value of stocks and bonds . . . . .		426,174,408 40
Loaned on pledge of securities . . . . .		676,160 53
Banking houses and lots, estimated market value. . . . .		11,549,512 08
Other real estate at estimated market value. . . . .		2,719,254 56
Cash on deposit in banks and trust companies. . . . .		51,002,126 19
Cash on hand . . . . .		8,218,934 17
Collectible interest . . . . .		9,341,607 64
Other assets . . . . .		1,125,339 06
<hr/>		
Total resources . . . . .		\$869,751,244 02
<hr/>		
LIABILITIES		
Amount due depositors . . . . .		\$766,684,916 15
Other liabilities . . . . .		640,165 49
Surplus . . . . .		102,426,162 38
<hr/>		
Total liabilities . . . . .		\$869,751,244 02
<hr/>		

## STATISTICS.

Number of open accounts . . . . .	1,805,280
Number of accounts opened or reopened during the year,	341,066
Number of accounts closed during the year . . . . .	272,079
Total number of deposits received during the year . . . .	2,464,117
Total number of payments to depositors during the year,	2,130,772
Amount deposited during the year, not including interest credited . . . . .	\$217,565,059 68
Amount withdrawn during the year . . . . .	195,603,240 65
Amount of interest credited and paid during the year,	26,551,732 97
Salaries paid for the year . . . . .	1,659,269 21
Expenses other than salaries for the year . . . . .	785,798 28

---

## IN LIQUIDATION.

Four savings banks in the State have been inactive for many years. They are the Central Savings Bank and the Manufacturers' Savings Bank, both of Troy; the Hope Savings Bank, of Albany, and the Mechanics' Savings Bank, of Brooklyn. None of them receives any deposits, nor does any of them make progress in returning to depositors the small amount of funds which they still hold. The total thus unclaimed is only \$1,155.89 for all four institutions. A number of their trustees are dead, there is little incentive to activity by the survivors, and the final settlement and dissolution contemplated by the statute in such cases are not effected. I have called upon each of the four to hand over to me the funds which they have not succeeded in distributing, to be held by me in trust for the depositors to whom they are due, and when this is done I shall seek to have a dissolution of the corporations effected.

## FAILED SAVINGS BANKS.

The names of the several failed savings banks, whose receiverships have been closed, with the rate per cent. of dividends declared in each, the amounts of unclaimed dividends deposited with the Superintendent of Banks, and the sums paid by him to January 1, 1898, to those entitled to receive the same are shown herewith:

NAME.	Rate per cent. of divi- dends de- clared.	Unclaimed dividends deposited with superin- tendent.	Unclaimed dividends paid by super- intendent.
Abingdon Square Savings Bank....	48	\$930 37	\$475 82
Bond Street Savings Bank .....	86 5-8	21,132 88	8,785 23
Central Park Savings Bank.....	30	1,497 76	523 00
Chautauqua County Savings Bank*	100	2 24	.....
Clairmont Savings Bank.....	15	501 90	17 98
Clinton Savings Bank .....	68 160	831 91	81 14
German Savings Bank of the Town of Morrisania .....	41 1-6	3,656 86	1,478 73
German Uptown Savings Bank....	64	5,598 70	1,116 45
Haverstraw Savings Bank .....	75	596 04	327 21
Mechanics and Traders' Savings Inst.,	71	14,315 91	6,995 07
Morrisania Savings Bank* .....	100	842 74	670 88
Mutual Benefit Savings Bank.....	64	7,554 86	3,542 61
New Amsterdam Savings Bank....	77	429 79	9 20
Newtown Savings Bank* .....	100	1 40	.....
Oriental Savings Bank .....	60 1-2	2,255 50	291 07
Park Savings Bank, Brooklyn*....	100	329 44	.....
People's Savings Bank .....	48 7-12	5,530 96	3,121 49
Port Jervis Savings Bank*.....	100	251 97	248 13
Saratoga Savings Bank .....	88	437 88	1 82
Security Savings Bank.....	61 3-4	1,865 72	618 41
Sixpenny Savings Bank .....	85 55	39,319 89	12,130 98
Trades Savings Bank .....	15	547 32	3 72
Union Savings Bank, Saratoga Spgs,	68	180 89	36 17
Coxsackie Savings Institution* ....	100	258 32	19 60
Eleventh Ward Savings Bank*....	100	1,833 19	140 82
Equitable Savings Institution* .....	100	150 49	.....
Third Avenue Savings Bank .....	19	895 15	11 23
Bowling Green Savings Bank... ..	35	3,994 29	19 56
Total . .....	.....	\$115,744 37	\$40,666 32

The interest earned by the funds to the credit of the several failed savings banks herewith shown, held in trust by the Superintendent of banks, amounted, during the year 1897, to \$2,803.19.

\* Closed voluntarily.



INSTITUTIONS SUBJECT TO THE SUPERVISION OF THE BANKING DEPARTMENT.

The total amount of resources of each of the classes of institutions mentioned, subject to the supervision of this Department on the first day of January in each of the last ten years, is shown by the following tabulation :—

Total Resources.

DATE.	Savings banks.	*Banks of deposit and discount.	Trust companies.	Safe deposit companies.
1889, January 1.....	\$615,889,796 00	\$216,314,601 00	\$236,261,610 39	\$5,923,179 71
1890, January 1.....	644,927,526 00	†241,754,288 00	265,547,526 76	7,056,946 64
1891, January 1.....	667,865,396 40	233,839,051 00	280,688,768 47	†3,964,942 79
1892, January 1.....	675,987,634 99	271,830,699 00	300,765,575 06	†4,370,117 26
1893, January 1.....	718,454,662 23	295,459,929 00	335,707,779 96	†5,045,787 03
1894, January 1.....	704,535,118 15	**271,496,822 00	341,466,011 50	†5,025,769 12
1895, January 1.....	735,863,598 94	284,911,631 00	365,419,729 33	†5,102,689 09
1896, January 1.....	783,078,580 63	285,407,997 00	392,630,045 65	†4,517,699 68
1897, January 1.....	812,173,632 37	280,691,855 00	396,742,947 71	†4,677,325 07
1898, January 1. ....	869,751,244 02	324,766,619 00	483,739,925 59	†5,116,362 15

\* Report nearest January 1 each year. † Report January 11, 1890. \*\* November 23, 1893. The other reports called in December.  
‡ The Buffalo Loan, Trust and Safe Deposit Company and Rochester Trust and Safe Deposit Company are not included, as they are given under the head of trust companies.

## SAFE DEPOSIT COMPANIES.

Three new safe deposit companies were added last year to the list of such companies doing business in this State, and one, the Binghamton Safe Deposit Company, whose vaults, etc., are the property of a national bank, has gone out of existence, making a net increase of two, and placing the total at twenty. This number, however, includes two companies which are trust companies also, and report as such. The list is herewith appended:

NAME AND LOCATION.	Capital January 1, 1898.
Albany Safe Deposit and Storage Company, Albany....	\$90,000 00
American Safe Deposit Company, New York city .....	200,000 00
Bankers' Safe Deposit Company, New York city .....	100,000 00
Brooklyn City Safe Deposit Company, Brooklyn .....	100,000 00
*Buffalo Loan, Trust and Safe Deposit Company, Buffalo,	200,000 00
Central Park Safe Deposit Company, New York city....	100,000 00
Colonial Safe Deposit Company, New York city.....	100,000 00
Fifth Avenue Safe Deposit Company, New York city....	100,000 00
Franklin Safe Deposit Company, Brooklyn.....	100,000 00
Garfield Safe Deposit Company, New York city.....	150,000 00
Lincoln Safe Deposit Company, New York city.....	1,000,000 00
Long Island Safe Deposit Company, Brooklyn.....	100,000 00
Mercantile Safe Deposit Company, New York city.....	300,000 00
Merchants' Safe Deposit Company, New York city.....	100,000 00
Metropolitan Safe Deposit Company, New York city....	100,000 00
National Safe Deposit Company, New York, New York city . . . . .	200,000 00
New York Produce Exchange Safe Deposit and Storage Company, New York city.....	150,000 00
Queens County Safe Deposit Company, Long Island City,	10,000 00
*Rochester Trust and Safe Deposit Company, Rochester..	200,000 00
Safe Deposit Company of New York, New York city....	283,300 00
<b>Total . . . . .</b>	<b>\$3,683,300 00</b>

\* Reports as a trust company.

## RESOURCES AND LIABILITIES OF SAFE DEPOSIT COMPANIES.

The several safe deposit companies, other than the two which report as trust companies, report resources and liabilities January 1, 1898, in comparison with their condition January 1, 1897, as shown by the following table:

RESOURCES.	1897.	1898.
Stock and bond investments .....	\$1,226,063 30	\$1,342,356 49
Real estate .....	2,008,671 26	2,590,897 20
Vaults and safes .....	890,157 62	560,924 21
Furniture and fixtures .....	133,166 78	95,378 18
Loans on collaterals .....	6,296 25	5,802 60
Cash deposited . . . . .	75,055 83	80,836 08
Cash on hand .....	3,363 33	4,000 11
Safe rentals .....	21,914 29	29,814 66
Silver storage . . . . .	11,451 79	15,314 93
Warehouse storage . . . . .	75,483 97	83,005 17
Tin boxes . . . . .	37 86	6,014 01
Other assets . . . . .	225,062 79	302,009 51
	<hr/>	<hr/>
Total resources . . . . .	\$4,677,325 07	\$5,116,362 15
	<hr/> <hr/>	<hr/> <hr/>

LIABILITIES.	1897.	1898.
Capital stock . . . . .	\$3,083,300 00	\$3,283,300 00
Excess of assets over liabilities .....	399,735 05	472,690 37
Bonds outstanding . . . . .	100,000 00	100,000 00
Loans secured by bond and mortgage ....	780,000 00	930,000 00
Other loans . . . . .	250,000 00	295,638 47
Interest due and accrued on loans ....	4,304 13	4,600 00
Expenses . . . . .	12,189 28	9,857 43
Other liabilities. . . . .	47,796 61	20,275 88
	<hr/>	<hr/>
Total liabilities . . . . .	\$4,677,325 07	\$5,116,362 15
	<hr/> <hr/>	<hr/> <hr/>

## TRUST COMPANIES.

On the first day of January forty-four trust companies were actively engaged in business, five new trust companies having been authorized during the calendar year 1897, viz.: The American

Deposit and Loan Company, the Colonial Trust Company and the North American Trust Company, all of New York; the Glens Falls Trust Company, of Glens Falls, and the Union Trust Company, of Rochester. Of these the North American Trust Company had been engaged for some time in acquiring the securities and in protecting and liquidating the affairs of the failed Jarvis-Conklin Mortgage Trust Company, and, desiring to exercise the larger powers conferred by its charter, submitted to an examination by a representative of this Department, who found its condition such as to warrant my consent that it assume such status. Taken in connection with the similar institutions organized since January first, the list is unexampled in recent years, and is impressive evidence, first, of increasing business confidence and activity, and, second, of the favor in which intelligent investigation establishes the laws of New York which govern moneyed corporations.

A tabulation of the reports of the trust companies transacting business in the State last year, contrasted with their reports for the preceding year, shows a gain of seventy-seven millions in the deposits held by them, of two millions and a half in their undivided profits and of four millions and a quarter in their surplus (a half million of the latter representing surplus subscribed during the year), while their total resources had increased nearly eighty-six millions.

The list of trust companies in active business on the first day of January, 1898, including the two which are safe deposit companies also, with the capital of each, was as follows:

NAME AND LOCATION.	Capital January 1, 1898.
American Deposit and Loan Company, New York city..	\$500,000 00
Atlantic Trust Company, New York city.....	1,000,000 00
Binghamton Trust Company, Binghamton.....	300,000 00
Brooklyn Trust Company, Brooklyn .....	1,000,000 00
Buffalo Loan, Trust and Safe Deposit Company, Buffalo,	200,000 00
Central Trust Company, New York city .....	1,000,000 00
Chautauqua County Trust Company, Jamestown .....	300,000 00
Colonial Trust Company, New York city .....	1,000,000 00

NAME AND LOCATION.	Capital January 1, 1898.
Columbus Trust Company, Newburgh .....	\$100,000 00
Continental Trust Company, New York city.....	500,000 00
Delaware Loan and Trust Company, Walton .....	100,000 00
Farmers' Loan and Trust Company, New York city ....	1,000,000 00
Fidelity Trust and Guaranty Company of Buffalo, Buffalo,	500,000 00
Franklin Trust Company, Brooklyn.....	1,000,000 00
Glens Falls Trust Company, Glens Falls .....	100,000 00
Guaranty Trust Company of New York, New York city,	2,000,000 00
Hamilton Trust Company, Brooklyn .....	500,000 00
Holland Trust Company, New York city.....	500,000 00
Ithaca Trust Company, Ithaca .....	100,000 00
Kings County Trust Company, Brooklyn.....	500,000 00
Knickerbocker Trust Company, New York city.....	1,000,000 00
Long Island Loan and Trust Company, Brooklyn.....	500,000 00
Manhattan Trust Company, New York city.....	1,000,000 00
Manufacturers' Trust Company, Brooklyn.....	500,000 00
Mercantile Trust Company, New York city .....	2,000,000 00
Metropolitan Trust Company, New York city.....	1,000,000 00
Nassau Trust Company of the City of Brooklyn, Brooklyn,	500,000 00
New York Life Insurance and Trust Company, New York city . . . . .	1,000,000 00
New York Security and Trust Company, New York city,	1,000,000 00
North American Trust Company, New York city.....	1,000,000 00
Orange County Trust and Safe Deposit Company, Middle- town . . . . .	100,000 00
People's Trust Company, Brooklyn .....	1,000,000 00
Real Estate Trust Company, New York city.....	500,000 00
Rochester Trust and Safe Deposit Company, Rochester..	200,000 00
Security Trust Company of Rochester, Rochester .....	200,000 00
The State Trust Company, New York city .....	1,000,000 00
Title Guarantee and Trust Company, New York city ..	2,500,000 00
Trust and Deposit Company of Onondaga, Syracuse ....	100,000 00
Union Trust Company of Jamestown, Jamestown .....	100,000 00
Union Trust Company, New York city .....	1,000,000 00
Union Trust Company, Rochester .....	200,000 00
United States Mortgage and Trust Company, New York city . . . . .	2,000,000 00
United States Trust Company, New York city .....	2,000,000 00
Washington Trust Company, New York city .....	500,000 00
<b>Total . . . . .</b>	<b>\$33,100,000 00</b>

## RESOURCES AND LIABILITIES OF TRUST COMPANIES.

The reports of trust companies, as of January 1, 1898, make the appended showing, with which a summary of their reports for the year before is republished for comparison:

RESOURCES.	1897.	1898.
Bonds and mortgages .....	\$28,692,427 40	\$32,624,995 18
Stock investments .....	101,983,600 38	113,525,797 64
Loaned on collaterals .....	169,894,937 55	230,581,708 26
Loaned on personal securities, including bills purchased . . . . .	25,788,187 99	31,183,291 97
Overdrafts . . . . .	12,357 32	25,044 80
Due from bankers and brokers .....	405,350 31	568,935 70
Real estate . . . . .	8,229,851 16	8,760,130 83
Cash on deposit in banks or other moneyed institutions . . . . .	46,463,801 04	47,202,030 55
Cash on hand .....	8,178,542 59	7,832,420 28
Other assets . . . . .	7,093,891 97	11,435,570 38
<b>Total resources . . . . .</b>	<b>\$396,742,947 71</b>	<b>\$483,739,925 59</b>
<hr/>		
LIABILITIES.	1897.	1898.
Capital stock paid in, in cash .....	\$30,400,000 00	*\$33,000,000 00
Surplus fund . . . . .	46,307,865 60	47,491,701 62
Undivided profits . . . . .	4,228,381 74	7,813,229 61
Deposits in trust .....	90,975,158 21	185,099,694 85
General deposits . . . . .	214,379,479 39	198,229,029 29
Other liabilities . . . . .	10,452,062 77	12,106,270 22
<b>Total liabilities . . . . .</b>	<b>\$396,742,947 71</b>	<b>\$483,739,925 59</b>

## SUPPLEMENTARY.

Debts guaranteed and liability thereon,	\$329,682 72	.....
Interest, commissions and profits re- ceived during the year .....	18,521,883 26	\$19,583,085 42
Interest paid and credited to depositors during the year .....	6,994,272 17	7,568,462 30
Expenses for the year .....	2,949,079 84	3,202,240 62
Dividends on capital declared for the year . . . . .	4,220,000 00	4,354,553 00

\* Glens Falls Trust Company not included.

Taxes paid during the year .....	\$299,596 19	\$312,786 23
Deposits made by order of court for the year . .....	3,715,922 15	2,472,334 16
Total of deposits upon which interest is allowed at this date .....	277,156,523 36	351,031,687 36
Amount of bonds and mortgages pur- chased .....	3,337,922 24	4,380,037 04
	<hr/>	<hr/>

## SECURITIES DEPOSITED.

The securities held in trust by the Superintendent under the law for the protection of depositors with and creditors of the several trust companies on the 1st of January, 1898, are shown in the following table:

	January 1, 1898
United States 2 per cent. bonds.....	\$80,000 00
United States 4 per cent. bonds.....	1,316,000 00
United States 5 per cent. bonds.....	20,000 00
New York city 2½ per cent. bonds .....	485,000 00
New York city 3 per cent. bonds.....	1,295,000 00
Brooklyn city 3 per cent. bonds .....	320,000 00
Brooklyn city 3½ per cent. bonds.....	350,000 00
Brooklyn city 4 per cent. bonds.....	100,000 00
Buffalo city 3½ per cent. bonds.....	20,000 00
Rochester city 3½ per cent. bonds.....	80,000 00
Niagara Falls city 4 per cent. bonds .....	20,000 00
Bonds and mortgages .....	50,000 00
Cash . .....	378 98
	<hr/>
Total . .....	\$4,136,378 98
	<hr/>

## MISCELLANEOUS CORPORATIONS.

Of the miscellaneous corporations under the supervision of this Department or required to report to it, the Metropolis Finance Company, the Interstate Mortgage Debenture Company and the People's Guaranty and Indemnity Company, all specially chartered corporations, have not yet begun business, and the last two

have not even organized. The Westchester Loan and Trust Company, chartered by special act in 1882, and authorized by another special act, passed in 1895, to change its place of business from New York city to White Plains, has never reported, nor is it engaged in business. The Investors' Securities Company, which was organized by the reorganization committee of the failed Jarvis-Conklin Mortgage Trust Company, reports that it is paying off its obligations as rapidly as collections permit and is making no new loans. The Equitable Securities Company, whose charter gives it trust company powers in the event of its meeting certain requirements and applying to the Banking Department for license and permit, is as yet confining itself to the business of liquidating the old business of the Equitable Mortgage Company.

The number of associations organized under chapter 326 of the Laws of 1895, as amended by chapter 706, also of the Laws of 1895, and chapter 206 of the Laws of 1896, for loaning money upon a pledge or mortgage of personal property, has risen to forty-seven, an increase of eleven since September 30, 1897, and of twenty-two in a year. The list is as follows:

American Loan and Credit Company, Syracuse.

American Loan Company, New York city.

Binghamton Loan Association.

Brooklyn Loan Association.

Central Loan Association, Utica.

Elmira Loan and Security Association.

Erie County Storage and Loan Company, Buffalo.

Fidelity Loan Association, New York city.

Fidelity Loan Company (The), Buffalo.

Harlem Loan Association, New York city.

Hinkley Loan Company, Syracuse.

Kings County Loan Association, Brooklyn.

Mutual Loan Association, New York city.

National Loan Association, New York city.

Niagara Loan Association (The), Buffalo.



Onondaga Loan Association (The), Syracuse.  
People's Loan Association (The), Binghamton.  
People's Loan Association, Brooklyn.  
People's Loan and Security Company, Syracuse.  
Provident Loan Company of Buffalo.  
Rosenthal Loan Association, Syracuse.  
St. Bartholomew's Loan Association, New York city.  
Security Loan Company, Syracuse.  
Syracuse Loan and Surety Company.  
Union Loan Association, Syracuse.  
United States Loan Association, New York city.  
Mercantile Loan Company, Syracuse.  
New York Loan Association, New York.  
Greater New York Credit Company, New York.  
Industrial Loan Association, New York.  
Cayuga Loan Association, Auburn.  
Metropolitan Loan Company, New York.  
City Loan Association, New York.  
Fulton Loan Association, Brooklyn.  
Standard Loan Association, New York.  
New York Mercantile Loan Association, New York.  
Aetna Loan Association, New York.  
The Parlor City Loan Association, Binghamton.  
The Equitable Loan Association of New York city.  
Labor Loan Company, Syracuse.  
Home Loan Association, New York.  
Nassau Loan Company, Brooklyn.  
Montauk Loan Company, Brooklyn.  
The Atlas Loan Company, New York.  
Collateral Loan Association, New York.  
State Loan Association, Brooklyn.

The effect of the statute authorizing these associations is to confer pawn-broking powers and also to legalize usury on chattel mortgages in counties which contain a city having a population of

more than twenty-five thousand. From the reports filed in this Department I select six from which to quote items illustrating their operations.

*First.* Capitalized at \$50,000; received by the corporation during the year from interest and discount charges, \$14,220.19; for drawing and filing papers and examination of property pledged, \$6,291; operating expenses, \$19,074.44; salary of president and treasurer, \$7,500 each.

*Second.* The highest rate per cent. on any loan made is reported at ten per cent. per month and the average on all loans about eight and three-fourths per cent. per month.

*Third.* Capital paid in, \$15,910; received by the corporation during the year from interest and discount charges, \$8,483.52, and for drawing and filing papers and examination of property pledged, \$5,517; operating expenses, \$19,884.80, of which \$14,885 was for salaries, the president receiving \$7,000 per year.

*Fourth.* Capitalized at \$5,000; interest and discount charges, \$7,243.52; for drawing and filing papers and examination of property pledged, \$4,470; operating expenses, \$11,602.66; salary of the president, \$6,500 per year.

*Fifth.* Capital paid in, \$33,227.50; interest and discount charges, \$16,297.53; for drawing and filing papers and examination of property pledged, \$7,997.63; operating expenses, \$23,147.79; salary of president and secretary, \$5,000 each; of vice-president, \$2,000.

*Sixth.* Capitalized at \$2,000; had been operating less than five months at date of report; interest and discount charges, \$454.28; for drawing and filing papers and examination of property pledged, \$864; operating expenses, \$1,742.40; salary of president, \$1,300 per year, and of treasurer, \$1,040 per year.

The statute authorizing these organizations confers upon me no supervisory powers over them except in the event of their accumulating a surplus amounting to fifty per cent. of their capital, a condition which the figures quoted do not indicate will ever be permitted to occur as long as officers can be found who are willing to draw salaries. The showing is commended to the Legislature for such influence upon its action as the facts may be thought to justify, which, I trust, will not be an extension of the application of the law to any additional counties.

## RECOMMENDATIONS.

No class of institutions under the supervision of this Department makes anywhere near the percentage of profits that is shown by the personal loan associations, and yet these alone do not contribute toward defraying the Department's expenses. I earnestly recommend that every such association be required to pay to this Department a fee of five dollars for the examination and approval of the bond which it is prescribed they shall file with me annually, and also a fee of two dollars for the examination of each annual report. The statute should further require that the bonds so filed be those of a surety company instead of individuals, it being almost impracticable for me to determine with certainty the sufficiency of bonds where the individual sureties are scattered throughout the State.

The report of the State Board of Tax Commissioners transmitted recently to the Legislature, though disavowing any definitive recommendation on the subject, implies approval of the plan in force in Massachusetts of imposing a small uniform tax directly upon the savings banks, based upon the average of deposits held by them. The report cites the rate of one-half of one per cent. levied in that State and notes that it yields an annual revenue of more than a million and a quarter of dollars. What it neglects to say, an omission of vital consequence in any discussion of the problem, is that the savings banks in Massachusetts are permitted a much wider latitude of investment than is open to those of New York, and that in consequence a tax which is perhaps not burdensome there would be severely oppressive here. If any tax at all is to be put upon these institutions in New York, or upon their depositors, as such, the plan, but not the percentage, here indicated would probably be the most equitable and the least disturbing that could be devised, but I protest emphatically that nothing whatever along this line ought to find favor with your Honorable Body. An intimate knowledge of the affairs of savings banks and of the classes of people composing most of their depositors convinces me, as I think it would convert others similarly informed to the opinion,

that under present conditions every proposition looking to taxation such as is here under discussion is irreconcilable with the principle of equal justice or with that wisdom which seeks to conform administrative policies to the desires and necessities of the governed. At least, not while other personalty commonly escapes assessment, and other financial corporations possess the tax immunities conferred upon them, should the savings bank be singled out for taxation. It is conceded that not more than a seventh of the assessable personal property held in the State is in evidence on the tax rolls, and while this general evasion continues is it likely to increase popular respect for government, does it appeal to the American disposition to give special consideration to the weak and unfortunate, or is there a single element of justice inherent in it anywhere, in directing the first effort toward remedying the evasion of taxation which attaches to personalty against those whose accumulations average but paltry hundreds at the most, and were acquired as petty savings by severe self-denial? While out of the abundance of the rich so little is taken, shall the State wrest from the poor a percentage of the mite that is their all?

Last year the surplus of a savings bank was assessed in at least two instances, and the report of the Board of State Tax Commissioners states, also, that in many localities the savings bank deposits were assessed to the depositors to the full extent to which such deposits became known to the assessors. The individual interests affected by the latter action were separately so small that it is presumed no contest was made on their behalf to escape the tax, but the Newburgh Savings Bank, which was one of the institutions whose surplus was assessed, appealed to the courts, and Justice Hirschberg has recently handed down a decision holding that the express exemption of the statute to the bank covers "surplus" as well as "deposits," and he therefore vacates and sets aside the assessment. The case is to be carried to the Court of Appeals, however, and, though I can not doubt that the finding of that tribunal will confirm Justice Hirschberg's, the entirely safe thing to do is to amend the phrasing of the law so that it shall

specifically cover all such cases in the possible event of an adverse judgment.

In any consideration of the question of what position it is expedient for the State to adopt in regard to this tax problem, the continual downward tendency of interest rates should not be overlooked. Securities of the high class to which the savings banks of New York are confined by law do not now average to yield perhaps more than two-thirds the rate of income realized from them a few years ago. This, coupled with the fact that the tendency is constantly toward even lower rates, forces the apprehension that in the not remote future the rate of dividends must go still lower. This outlook for the depositor should have its proper weight in determining to what taxation he shall be subjected, or what exemptions he shall be permitted to enjoy. Obviously, if the savings bank is to hold its present important relation in the economy of the State, its depositors can not surrender upon reduced dividends the local rates of taxation to which the report of the State Board of Tax Commissioners testifies it has been sought to subject them in many places.

The decision of the Supreme Court of the United States in the case of the Elmira Savings Bank against the failed Elmira National Bank, to the effect that a savings bank deposit is not a preferred claim against a national bank, creates a condition demanding legislative action. The experience of the Elmira Savings Bank in this respect does not stand alone, except in the degree of injury suffered, and even since the year opened an examination by my direction of a small savings bank in the interior of the State disclosed a state of affairs which would have been likely to wreck the institution if the examination had been delayed or if it had been less thorough. The bank had nearly twenty per cent. of its assets on deposit with a national bank, whose weakness and irregularities in management put the whole sum in jeopardy. "An injury done to one is a threat held out to a hundred," is peculiarly true here, and action making recurrence of these dangers practically impossible should not longer be deferred.

No savings bank in New York has lost a dollar in many years, if ever, through the insolvency of any State corporation with which it deposited, the law making the savings bank a preferred creditor in such a case. Protection by a like provision it is not competent for the Legislature to afford as to deposits with national banks, but it may require, as it ought, that no savings bank shall place any of its "available fund" or "temporary deposits" representing "the excess of current daily receipts over the payments" in any national bank except after the officers of the latter shall have given an adequate personal bond guaranteeing the security of the deposit. The State takes no chances with its own funds in this field except upon this precise basis, and it should not permit a hazard to institutions to which it consents to stand in the relation of wardship which it judges imprudent as to its own interests. Otherwise, there stands the constant danger to savings banks of disaster which might prove startling in extent and distressing in its personal consequences.

Sophocles lacked experience with the perennial untruth that the savings banks hold many millions of dollars representing abandoned accounts, or he would not have written that "A lie never lives to be old." The misconception in question has been often attacked and the real facts explained, but it persistently lives and threatens mischief annually. The latest tabulation of statistics bearing on the subject which I have at command is the report submitted by my predecessor to the Constitutional Convention in 1894, which shows that all the savings banks combined had at that date a little more than five thousand accounts out of nearly a million and three-quarters as to which there had not been additions by deposits or diminutions by withdrawals in a period of twenty-two years. These accounts aggregated \$1,443,808.97, or about one-fifth of one per cent. of the savings banks' liabilities. Over fifty banks were without even one account of this character, and only twenty-two had more of them than twenty-five each. Half of the whole sum was held by a single bank in New York, and more than a sixth of it by one other. The same

report also establishes that of this class of accounts which existed in 1890 nearly a quarter of a million dollars had been called for in four years, proving that at least so much of the deposits had not been forgotten or abandoned, but had been designedly left undisturbed until advantage or necessity dictated drafts upon them. With reference to the great bulk of the remainder the fact was undoubtedly the same. Indeed, it is well known to be a common practice for persons to deposit with these institutions having the definite purpose in mind to leave the account untouched until compelled to use the money or until the completion of some remote fixed period. Fathers often open accounts when a child is born, intending that it shall accumulate until the child comes of age. Others thus hold funds for long years in secret lest spendthrift children, wasteful wives or brutal husbands coax or coerce their withdrawal and dissipation, thoughtful that the time may come when they will have no other resource against dependence upon charity. In one instance, knowledge of which recently came to me, a woman who had been unable to add anything to her account, and yet had succeeded in living without it, for over twenty years, explained when the bank officers hunted her out that she was far from having forgotten it, and had religiously abstained from touching it only because it was her burial portion — the assurance that at death she should not become a public charge.

No bank could profit by deposits even if they were abandoned, and none desires any depositor or a depositor's heirs to lose the smallest fraction that is their due. Indeed, active effort is made by banks to look up depositors and to keep active the accounts which are about to become dormant. The liability of a bank to pay an account never ceases. Nevertheless demand arises from time to time not only that the lists of accounts which the law now defines as dormant shall be published, but also that the period required to give an account this designation and character shall be materially shortened, and that the requirement of publication shall apply to accounts which would be thus brought within

the classification. It is even further proposed, usually as the complement of the dormant account scheme, that the savings banks be compelled to publish once a year a list of all their deposits, or to mail a notice annually to each depositor stating the amount his due. This would be simply intolerable, causing inexcusable and enormous expense, and tending to open wide the flood-gates of swindling. A plausible argument may perhaps be built up in favor of giving publicity to the list of really ancient accounts, as to which it may be true that some few, made by persons now deceased, would thus be restored to rightful heirs who are ignorant of their existence. But the realization even here would not be likely to approach expectation, as is strikingly illustrated by experience with reference to moneys held by me as dividends not paid by receivers of failed savings banks. In these instances the lists of persons to whom such moneys are due have been widely published, and, besides, the general statement has been more than once given to the press that over eighty-five thousand dollars of such funds are in my hands ready to be paid over upon proof of the rights of claimants thereto. Yet not one claimant applies himself for payment where a dozen are applied for by attorneys who charge fifty per cent. for making the collection, notwithstanding it involves little labor beyond the writing of a letter. The statement indicates in whose interest mainly the agitation for publication of savings accounts proceeds, and whose would be the harvest if it could succeed. Even so I doubt if I should oppose the demand if it stopped here, and if its only effect would be to deliver to those who are ignorant of their rights something of their due, though that something should be but the half. But when I consider that those to be benefited must be few, under the sweeping proposition which is usually pressed, while those who would be exposed to the wiles and rapacity of sharpers must be counted by the tens of thousands if the full measure of the demand be acceded to, I revolt against it, and urge its summary rejection by the Legislature as often as it may appear.



Another false idea tenaciously held in many quarters is that dormant accounts pay for costly bank buildings. The estimated market value of all the savings bank buildings in the State is over eleven millions of dollars, or almost eight times the total amount of the dormant accounts. Only fourteen such buildings are occupied exclusively by the banks owning them, while nearly seventy yield some return upon their cost besides the rentals they save. A considerable proportion of the buildings which are occupied exclusively by banks are of very moderate cost, while a few represent a large expenditure and are of massive and imposing appearance. To what extent the surplus of a bank may properly be drawn upon for such a purpose is fairly open to differences of opinion. One view would require an institution of the character of a savings bank to tie up no more of its funds in unproductive property than is necessary for the transaction of its business with regard for the reasonable comfort and convenience of its working force and for the accommodation of its customers. Except for the very strongest and richest of the banks this should undeniably be the rule, and before venturing conspicuously from such standard, all trustees might wisely, perhaps, reflect if such departure may not prejudice the savings bank system in the popular mind and give excuse which is too often seized for making attacks upon it. In another view the possession and sole occupancy of a noble structure may give a more adequate impression of the strength, safety and permanency which these institutions really possess, and thus enlist interest in the banks and bring business to them. There is much in the thought, and before condemning the investments for which it is cited as a justification, it should be at least fairly weighed.

The entire cost of the management of the one hundred and thirty-one savings banks in the State for the year 1897 was \$2,445,067.49. This is but \$2.81 for each one thousand dollars of their resources, or only slightly more than one-quarter of one per cent., and it covers not only salaries, but rent, repairs to bank *buildings* and every expenditure that can properly be regarded

as administrative. It is a considerable reduction from the percentage which obtained in 1896, and which was then thought to be most creditably small. The economy which it indicates it should be the study of the officers of the banks to extend and make yet more strict wherever practicable. Their relation is fiduciary, and to their honor be it said the instances of faithlessness among them have been few, while those proving efficiency, zealous interest and even affectionate attention and care are manifold. By exercise of these qualities they not only directly promote the interests of those whose trust they bear, rendering an admirable and beneficent service, but they also thus contribute to disarming and baffling the forces which from honest misconception or with selfish scheming aim at ends which I can not but regard as pernicious.

Respectfully submitted,

FREDERICK D. KILBURN,

*Superintendent of Banks.*



---

---

# APPENDIX.

---

---



# RECEIVERS' REPORTS.

---

## ROCKLAND SAVINGS BANK, NYACK.

Date of closing of the bank, June 19, 1877.	
Name and post-office address of the present receiver: Tunis D. Seaman, 209 South street, Peekskill, N. Y.	
Amount due depositors at the date of the closing of the bank..	\$37,868 02
Amount due other creditors at the date of the closing of the bank . . . . .	Nothing.
Aggregate amount realized from the assets of the institution to January 1, 1898 . . . . .	\$822 05
No dividends have been declared or paid.	
Total payments to receivers for fees and commissions during last six months . . . . .	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months . . . . .	Nothing.
Total payments to counsel or attorneys during last six months . . . . .	Nothing.
Total payments for other expenses of the receivership during last six months . . . . .	Nothing.
Total payments for all expenses of the receivership to the date of this report . . . . .	\$828 04
<hr/> <hr/> <hr/>	

No assets except worthless judgments.

---

## YORKVILLE SAVINGS BANK, NEW YORK CITY.

Date of closing of the bank, July 12, 1877.	
Name and post-office address of the present receiver: Vedder Van Dyck, 15 Wall street, New York city.	
Amount due depositors at the date of the closing of the bank..	\$20,022 13
Amount due other creditors at the date of the closing of the bank . . . . .	45,364 10

Aggregate amount realized from the assets of the institution to January 1, 1898 .....	\$11,109 12
No dividends have been declared or paid.	
Total payments to receivers for fees and commissions during last six months .....	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months .....	Nothing.
Total payments to counsel or attorneys during last six months.	Nothing.
Total payments for other expenses of the receivership during last six months .....	Nothing.
Total payments for all expenses of the receivership to the date of this report.....	\$8,686 00
<hr/> <hr/> <hr/>	

The assets of the institution give promise of the payment of only a small dividend.

The receivership will be finally closed on termination of one pending suit and final accounting.

---

---

**DETAILED STATEMENT**

**OF THE**

**CONDITION OF THE SAVINGS BANKS**

**AND**

**INSTITUTIONS FOR SAVINGS IN THIS STATE**

**ON THE**

**FIRST DAY OF JANUARY, 1898, AS COMPILED FROM THEIR REPORTS**

**TO THE SUPERINTENDENT OF BANKS.**

---

**[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES.]**

---

---





# ALBANY COUNTY.

## 1. THE ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[47 State street; incorporated 1850.]

SELDEN E. MARVIN, President.

WILLIAM S. HACKETT, Treasurer.

### TRUSTEES.

RODNEY VOSE,  
ALBERT HESSBERG,  
JONAS H. BROOKS,  
SELDEN E. MARVIN,  
GEORGE H. THACHER,

HORACE S. BELL,  
GEO. I. AMSDELL,  
FRANCIS H. WOODS,  
JOHN E. WALKER,  
E. DeL. PALMER,  
J. W. COX,

EDWARD J. GALLIEN,  
JOHN PALMER,  
JOHN BOWE,  
PERCIVAL N. BOUTON,  
CHARLES R. KNOWLES.

### FINANCIAL.

#### RESOURCES.

Bonds and mortgages..... \$1,868,826 18  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of North Dakota.....	\$25,000 00	\$29,575 00	\$31,990 00
State of South Dakota.....	25,000 00	25,000 00	26,417 50
State of Idaho .....	29,000 00	32,948 00	31,699 40
State of Nebraska .....	27,466 88	27,466 88	27,466 88
State of Washington.....	1,764 88	1,764 88	1,764 88
State of Colorado.....	32,860 89	33,860 69	29,574 80
Cities in other States.....	118,600 00	121,751 15	123,781 04
Cities in this State .....	589,651 68	629,608 02	666,154 48
Counties in this State.....	21,000 00	22,168 20	22,771 80
Towns in this State.....	61,900 00	66,586 47	65,675 78
Villages in this State .....	165,700 00	171,219 43	176,165 55
School districts.....	78,600 00	85,830 81	86,405 69
	<u>\$1,171,543 28</u>	<u>\$1,246,777 98</u>	<u>\$1,289,866 75</u>

1,289,866 75

Other real estate, cost, \$18,151; book value, \$17,425.44; estimated present value.....

17,425 44

Cash on deposit in banks or trust companies .....

268,258 71

Cash on hand.....

8,185 87

Total of collectible interest.....

48,294 58

\$2,985,857 48

#### LIABILITIES.

Amount due depositors, viz.:

Principal..... \$2,691,777 61  
Interest credited or to be credited for the six months  
ending with December 31, 1897..... 50,211 69

\$2,741,989 80

Surplus.....

243,868 18

\$2,985,857 48

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$177,617 46
From depositors, not including interest credited ....	709,776 87
From interest on loans, deposits and investments . ....	124,681 58
From rents from other real estate .....	844 50
From mortgages.....	190,423 88
From redemption of stocks and bonds.....	117,874 61
From all other sources, viz.: Judgment for deficiency on foreclosure .....	1,892 09
	<u>\$1,822,111 09</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$623,599 21
For loans on bonds and mortgages .....	183,790 41
For stocks and bonds purchased, par value, \$221,402; cost, including premiums, commissions, etc.....	283,095 25
For interest (other than interest payments to depositors).....	1,231 45
For current expenses of the bank, viz.:	
For salaries .....	\$7,000 00
For expenses of banking house or rent of banking rooms	1,500 00
For other expenses.....	1,500 60
	<u>10,000 60</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	3,254 80
For taxes on real estate, except banking house.....	196 82
For repairs and other incidental expenses on real estate, except banking house.....	497 97
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	266,444 58
	<u>\$1,822,111 09</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	4,325
Number of accounts opened or reopened during the year 1897.	756
Number of accounts closed during the year 1897.....	523
Total number of deposits received during the year 1897 .....	3,024
Total number of payments to depositors during the year 1897.	4,536
Amount deposited during the year 1897, not including interest credited for that period.....	\$709,776 87
Amount withdrawn during the year 1897.....	623,599 21
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$48,221 00
January, 1898.....	50,211 69
	<u>98,432 69</u>
Average amount of each account January 1, 1898.....	633 98
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	7,313 19
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	47

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

2. ALBANY COUNTY SAVINGS BANK, ALBANY.

[88 State street; incorporated 1874.]

JASPER VAN WORMER, President.

ALBERT V. BENSEN, Secretary.

TRUSTEES.

JASPER VAN WORMER,  
SETH WHEELER,  
GEORGE H. RUSSELL,  
JACOB LEONARD,  
WILLIAM N. S. SANDERS,  
JOHN M. BAILEY,

FRANK C. HERRICK,  
WILLIAM B. PAGE,  
JOHN J. WHITE,  
JAMES MOORE,  
F. C. CURTIS,  
SAMUEL S. HATT,  
L. HOTALING,

WILLIAM P. RUDD,  
JAMES MIX,  
A. V. BENSEN,  
J. R. CARNELL,  
CHARLES A. LAWYER,  
ANDREW G. WHITE.

FINANCIAL.

RESOURCES.

Bonds and mortgages ..... \$3,084,982 79  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$200,000 00	\$219,828 50	\$227,975 00	
Ohio State University .....	80,000 00	80,062 00	83,844 00	
Minnesota warrants .....	12,618 75	10,852 12	10,852 12	
South Dakota Territory .....	25,000 00	25,000 00	27,217 50	
Cities in other States .....	175,600 00	186,815 50	194,866 96	
Cities in this State .....	968,132 35	1,004,827 92	1,066,171 56	
Counties in this State .....	277,000 00	291,253 22	308,046 10	
Towns in this State . .....	181,100 00	182,714 00	141,351 68	
Villages in this State .....	102,500 00	103,120 00	106,979 30	
School districts .....	11,350 00	11,350 00	12,248 48	
	<u>\$1,983,301 10</u>	<u>\$2,071,823 26</u>	<u>\$2,184,052 70</u>	2,184,052 70

Other real estate, cost, \$38,756.86; book value, \$39,032.36; estimated present value .....	41,500 00
Cash on deposit in banks or trust companies .....	222,466 66
Cash on hand .....	25,863 30
Total of collectible interest .....	61,827 20
Amount of all other assets, viz.:	
Steel safe .....	\$1,200 00
Balance due from mortgagors, appraising property .....	1,289 05
	<u>2,489 05</u>
	<u>\$5,622,681 70</u>

LIABILITIES.

Amount due depositors, viz.: Principal .....	\$5,315,947 49
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1898 .....	\$50,000 00
Balance of suspense account .....	271 00
	<u>50,271 00</u>
Surplus. . . . .	256,463 21
	<u>\$5,622,681 70</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$236,743 71
From depositors, not including interest credited .....	1,705,280 47
From interest on loans, deposits and investments .....	214,413 29

From rents from other real estate.....	\$358 95
From mortgages.....	176,844 48
From redemption of stocks and bonds.....	266,167 48
From all other sources, viz.:	
Premium for release of mortgage.....	\$525 00
Reduction of premium on securities.....	20,588 85
Suspense account.....	611 00
Appraisalment expense account.....	445 05
	<hr/>
	22,164 40
	<hr/>
	<u>\$2,621,472 73</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,845,886 04
For loans on bonds and mortgages.....	660,852 75
For stocks and bonds purchased, par value, \$301,850; cost, including premiums, commissions, etc..	815,628 21
For current expenses of the bank, viz.:	
For salaries .....	\$6,505 02
For expenses of banking house or rent of banking rooms.	2,500 00
For other expenses.....	2,298 62
	<hr/>
	11,303 64
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	87,769 04
For taxes on real estate, except banking house.....	895 00
For repairs and other incidental expenses on real estate, except banking house.....	239 45
Other payments, viz.:	
State bank examiners .....	\$175 00
Albany County Bank, stenographer, stamps, etc .....	500 00
Advanced to committees, account appraisements.....	688 64
Suspense account.....	255 00
	<hr/>
	1,618 64
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	248,829 96
	<hr/>
	<u>\$2,621,472 73</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	7,843
Number of accounts opened or reopened during the year 1897..	1,631
Number of accounts closed during the year 1897 .....	1,154
Total number of deposits received during the year 1897..	11,403
Total number of payments to depositors during the year 1897..	8,667
Amount deposited during the year 1897, not including interest credited for that period .....	\$1,705,280 47
Amount withdrawn during the year 1897. ....	1,845,886 04
Amount of interest credited and paid for the year 1897, viz.:	
April, 1897 .....	\$92,757 12
October, 1897 .....	98,858 23
Credited at other periods .....	99 24
	<hr/>
	191,214 59
Average amount of each account January 1, 1898.....	677 79
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,000 00
Number of accounts which exceeded \$3,000 at the last trial bal- ance of depositors' ledgers.....	2

Rate per cent. of dividends or interest to depositors during the year 1897,  
3 and 4 per cent.

3. THE ALBANY EXCHANGE SAVINGS BANK, ALBANY.

[71 State street; incorporated 1856.]

WILLIAM DALTON, President.

ABRAHAM V. DeWITT, Treasurer.

TRUSTEES.

JOHN E. McELROY,  
MICHAEL DELEHANTY,  
GEORGE P. WILSON,  
JOHN BLACKBURN,  
ABRAHAM V. DeWITT,  
JOHN D. PARSONS, Jr.,  
JAMES McKINNEY,

WILLIAM DALTON,  
NORTON CHASE,  
THOMAS W. CANTWELL,  
JOHN C. HUBBELL,  
C. P. WILLIAMS, Jr.,  
MARTIN D. CONWAY,

JOHN J. GALLOGLY,  
MATTHEW J. WALLACE,  
CHARLES H. GAUS,  
JOSEPH A. LANSING,  
LEONARD G. TEN EYCK,  
JOHN DeWITT PELTZ,  
JACOB S. FRIEDMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$671,176 28  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$160,000 00	\$170,125 00	\$189,750 00	
State of South Dakota .....	25,000 00	25,834 62	25,500 00	
State of Washington .....	25,598 40	25,890 80	25,598 40	
State of Nebraska warrants....	300 00	300 00	300 00	
State of Colorado warrants ....	37,844 12	38,296 98	35,951 91	
State of New Hampshire.....	500 00	522 50	500 00	
Cities in other States .....	79,000 00	85,788 25	86,816 60	
Cities in this State .....	314,584 44	324,242 02	339,133 45	
Towns in this State.....	8,821 47	8,932 27	8,487 90	
Villages in this State.....	52,791 22	56,232 15	56,646 34	
School districts .....	13,800 00	14,530 10	14,370 68	
	<u>\$717,739 65</u>	<u>\$750,694 14</u>	<u>\$783,095 28</u>	783,095 28

Other real estate, cost, \$2,546.96; book value, \$2,400; estimated present value..... 2,400 00  
Cash on deposit in banks or trust companies..... 77,986 88  
Cash on hand..... 8,772 54  
Total of collectible interest..... 40,046 98  
\$1,578,477 86

LIABILITIES.

Amount due depositors, viz.: Principal..... \$1,403,597 17  
Other liabilities, viz.:  
Interest accrued on deposits to January 1, 1898 (estimated) \$12,983 27  
Expenses incurred, but unpaid (estimated)..... 358 67  
13,341 94  
Surplus ..... 161,538 75  
\$1,578,477 86

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day..... \$97,982 98  
From depositors, not including interest credited..... 503,386 40  
From interest on loans, deposits and investments ..... 58,775 77  
From rents from other real estate..... 349 00  
From mortgages..... 50,432 08  
From redemption of stocks and bonds..... 58,487 58

From stocks and bonds sold, par value, \$20,000; amount received therefor.....	\$20,460 00
From loans paid.....	7,000 00
From real estate sold... ..	9,465 46
	<hr/>
	\$806,849 25
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$876,422 16
For loans on bonds and mortgages. ....	182,654 89
For stocks and bonds purchased, par value, \$145,155; cost, including premiums, commissions, etc .....	153,581 64
For interest (other than interest payments to depositors).....	1,143 67
For current expenses of the bank, viz.:	
For salaries .....	\$4,999 92
For expenses of banking house or rent of banking rooms.	1,600 00
For other expenses .....	1,407 95
	<hr/>
	8,007 87
For taxes on real estate, except banking house....	581 04
For repairs and other incidental expenses on real estate, except banking house.....	241 51
Other payments, viz.:	
Advanced for protection of foundation, mortgaged premises... ..	\$150 00
Legal expenses.....	792 14
Loss on sale of real estate .....	965 46
Examination by State Banking Department.....	100 00
	<hr/>
	2,007 60
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	81,759 87
	<hr/>
	\$806,849 25
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,934
Number of accounts opened or reopened during the year 1897.	878
Number of accounts closed during the year 1897.....	287
Total number of deposits received during the year 1897.....	2,423
Total number of payments to depositors during the year 1897..	2,408
Amount deposited during the year 1897, not including interest credited for that period.....	\$503,886 40
Amount withdrawn during the year 1897.....	876,422 16
Amount of interest credited and paid for the year 1897, viz.:	
April, 1897.....	\$24,054 19
October, 1897.....	25,746 52
Credited at other periods.....	22 64
	<hr/>
	49,823 85
Average amount of each account January 1, 1898.....	725 74
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate. ....	5,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	52
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	\$5,000 00
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

4. ALBANY SAVINGS BANK, ALBANY.

[89 State street; incorporated 1820.]

J. HOWARD KING, President.

THEODORE TOWNSEND, Treasurer.

TRUSTEES.

J. HOWARD KING,	HENRY T. MARTIN,	EDWARD N. McKINNEY,
JAMES D. WASSON,	MARCUS T. HUN,	ACORS RATHBUN,
JACOB H. TEN EYCK,	ABRAHAM LANSING,	WM. M. VAN ANTWERP,
J. WILBUR TILLINGHAST,	WM. B. VAN RENSSELAER,	CHARLES TRACEY,
CLARENCE RATHBONE,	LEDYARD COGSWELL,	B. WALWORTH ARNOLD,
GRANGE SARD,	WILLIAM KIDD,	LEARNED HAND.

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$9,748,781 51  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$1,500,000 00	\$1,703,539 13	\$1,680,000 00
State of New Hampshire.....	10,500 00	12,648 75	11,525 00
State of Massachusetts.....	48,600 00	59,250 00	49,572 00
State of Kansas . . . . .	46,000 00	62,100 00	46,460 00
Cities in other States.....	2,583,059 45	2,864,693 75	2,748,451 80
Cities in this State . . . . .	5,198,644 83	6,180,475 28	5,917,142 03
Counties in this State.....	392,000 00	425,401 38	408,890 00
Towns in this State.....	46,000 00	50,283 40	47,400 00
Villages in this State.....	212,500 00	221,619 87	219,265 00
	<u>\$10,037,304 28</u>	<u>\$11,580,011 56</u>	<u>\$11,128,705 83</u>
			11,128,705 83
Banking house and lot, cost, \$224,062.05; book value, \$168,863.29; estimated present value . . . . .			168,863 29
Cash on deposit in banks or trust companies.....			1,281,112 17
Cash on hand.....			161,193 48
Total of collectible interest.....			288,463 78
			<u>\$22,726,620 06</u>

LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$19,975,608 72
Interest credited or to be credited for the six months ending with December 31, 1897 .....	878,428 09
	<u>\$20,854,036 81</u>
Surplus.....	2,872,583 25
	<u>\$22,726,620 06</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,168,288 89
From depositors, not including interest credited .....	4,925,202 71
From interest on loans, deposits and investments .....	923,223 88
From rents from banking house.....	2,262 50
From mortgages .....	547,693 49
From redemption of stocks and bonds.....	882,634 50
From all other sources, viz.: Overplus of cash from April 2, 1878, to March 1, 1895, credited to surplus fund on June 30, 1897 .....	747 20
	<u>\$7,950,002 67</u>



## PAYMENTS.

To depositors, including interest paid to them .....	\$4,045,781 63
For loans on bonds and mortgages .....	695,500 00
For stocks and bonds purchased, par value, \$1,466,440.58; cost, including premiums, commissions, etc .....	1,617,810 22
For interest (other than interest payments to depositors) .....	11,718 83
For current expenses of the bank, viz.:	

For salaries .....	\$31,197 54
For expenses of banking house or rent of banking rooms.	8,179 23
For other expenses .....	14,512 27

---

48,889 04

## Other payments, viz.:

Interest which has not been credited .....	\$307 66
Shortages in cash .....	146 60
Loss in foreclosure .....	789 75
On account of new banking house .....	86,808 29

---

88,052 30

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	1,442,805 65
---	--------------

---

\$7,950,002 67

---

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	82,520
Number of accounts opened or reopened during the year 1897.	5,796
Number of accounts closed during the year 1897 .....	8,900
Total number of deposits received during the year 1897. ....	40,606
Total number of payments to depositors during the year 1897..	82,656
Amount deposited during the year 1897, not including interest credited for that period .....	\$4,925,202 71
Amount withdrawn during the year 1897. ....	4,045,781 63
Amount of interest credited and paid for the year 1897, viz.:	

July, 1897 .....	\$361,911 66
January, 1898 .....	878,428 09
Paid but not credited at other periods .....	307 66

---

740,647 41

Average amount of each account January 1, 1898 .....	625 89
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	20,948 01
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	331
Number of accounts exceeding \$3,000, upon the whole of which interest is paid .....	7
Total amount of such accounts .....	\$69,756 55

Rate per cent of dividends or interest to depositors during the year 1897,  
2½, 3½ and 4 per cent.

## 5. COHOES SAVINGS INSTITUTION, COHOES.

[58 Remsen street; incorporated 1851.]

WILLIAM T. DODGE, President.

CHARLES R. FORD, Treasurer.

## TRUSTEES.

HENRY AIRD,  
G. H. McDOWELL,  
GEO. NEIL,  
HENRY A. STRONG,  
JAMES WHITE,  
CHAS. R. FORD,

GEORGE R. WILSDON,  
WM. T. DODGE,  
JAMES H. MASTEN,  
GEORGE DIXON,  
JONATHAN HILLER,  
BENJ. F. CLARKE,

P. S. HOLSAPPLE,  
A. T. CALKINS,  
JAMES W. ABLETT,  
J. L. ARCHAMBEAULT,  
JACOB A. BROOKS,  
FRANK C. REAVEY.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$585,868 62  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost	Estimated market value.	
State of Alabama.....	\$30,000 00	\$31,234 59	\$31,720 00	
State of Florida.....	6,900 00	7,848 86	7,710 00	
State of Idaho .....	15,000 00	16,692 12	16,050 00	
State of Indiana .....	12,000 00	11,580 16	12,000 00	
State of Louisiana.....	17,500 00	17,787 60	18,200 00	
State of North Dakota.....	10,000 00	11,096 17	10,600 00	
State of South Dakota .....	25,000 00	25,898 18	25,820 00	
State of Tennessee.. ..	25,000 00	27,234 25	27,500 00	
Cities in other States.....	272,000 00	303,618 11	303,035 00	
Cities in this State.. ..	446,165 72	463,856 87	469,795 72	
Counties in this State .....	50,000 00	51,738 15	50,950 00	
Towns in this State .....	42,000 00	45,546 08	44,405 00	
Villages in this State .....	208,000 00	219,266 18	217,550 00	
	<u>\$1,159,565 72</u>	<u>\$1,233,361 82</u>	<u>\$1,235,335 72</u>	1,235,335 72
Other real estate, cost, \$11,808.81; book value, \$11,808.81;				
estimated present value .....				11,800 00
Cash on deposit in banks or trust companies.....				100,669 74
Cash on hand. ....				2,558 65
Total of collectible interest.....				24,142 45
Amount of all other assets, viz.:				
Taxes paid on property mortgaged to institution.....		\$488 50		
Suspense account.....		118 89		
				<u>556 89</u>
				<u>\$1,960,427 07</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal....	\$1,780,550 86	
Interest credited or to be credited for the six months ending with December 31, 1897.....	33,436 81	
		\$1,813,986 67
Other liabilities, viz.: Rent account.....		140 86
Surplus .....		146,299 54
		<u>\$1,960,427 07</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day. ....	\$119,655 00
From depositors, not including interest credited.....	431,682 88
From interest on loans, deposits and investments.....	84,552 07

From rents from other real estate.....	\$515 00
From mortgages.....	47,477 57
From redemption of stocks and bonds.....	59,742 11
From stocks and bonds sold, par value, \$7,500; amount received therefor.....	7,500 00
From real estate sold....	2,185 00
From all other sources, viz.:	
Taxes paid for mortgagors .....	\$997 28
Credited suspense account, over cash.....	5 00
Part payment on land contract.....	25 00
Interest and taxes on same .....	14 11
	<u>1,041 39</u>
	<u>\$754,850 52</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$408,600 67
For loans on bonds and mortgages.....	50,750 00
For stocks and bonds purchased, par value, \$174,500; cost, including premiums, commissions, etc.....	189,883 98
For current expenses of the bank, viz.:	
Salaries .....	\$2,100 00
For expenses of banking house or rent of banking rooms.	1,000 00
For other expenses.....	986 80
	<u>4,086 80</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	1,560 00
For taxes on real estate, except banking house.....	1,285 26
For repairs and other incidental expenses on real estate, except banking house.....	414 83
Other payments, viz.: Charged suspense account, short cash..	80 60
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	108,228 89
	<u>\$754 850 52</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,041
Number of accounts opened or reopened during the year 1897.	1,019
Number of accounts closed during the year 1897.....	682
Total number of deposits received during the year 1897.....	7,120
Total number of payments to depositors during the year 1897.	6,028
Amount deposited during the year 1897, not including interest credited for that period .....	\$481,682 88
Amount withdrawn during the year 1897.....	408,600 67
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$32,741 73
January, 1898.....	88,486 81
	<u>66,178 04</u>
Average amount of each account January 1, 1898.....	859 84
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,588 20
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	<u>25</u>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

**6. HOME SAVINGS BANK OF THE CITY OF ALBANY.**

[13 North Pearl street; incorporated 1871.]

JAMES TEN EYCK, President.

JOHN D. CAPRON, Treasurer.

**TRUSTEES.**C. E. ARGERSINGER,  
JOHN D. CAPRON,  
JOHN H. FARRELL,  
CHARLES C. LODEWICK,  
JAMES TEN EYCK,ANDREW E. MATHER,  
DAVID A. THOMPSON,  
VREELAND H. YOUNGMAN,  
THOMAS AUSTIN,  
WALTER McEWAN,WILLIAM H. WEAVER,  
PETER KINNEAR,  
SAMUEL L. MUNSON,  
CHARLES W. MEAD,  
HENRY RUSSELL.**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$975,234 51  
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Colorado warrants.....	\$15,298 41	\$15,604 40	\$15,298 41	
State of Tennessee .....	25,000 00	27,000 00	27,000 00	
Cities in other States.....	101,900 00	109,500 50	111,475 00	
Cities in this State .....	883,035 90	898,537 62	404,525 61	
Counties in this State.....	1,000 00	1,010 00	1,000 00	
Towns in this State.....	76,100 00	80,194 00	79,167 20	
Villages in this State .....	201,500 00	210,311 20	212,865 00	
School districts.....	80,225 00	85,418 58	86,861 62	
	<u>\$884,059 81</u>	<u>\$927,571 80</u>	<u>\$988,192 84</u>	988,192 84
Banking house and lot, cost, \$74,885.88; book value, \$74,885.88; estimated present value.....				74,885 88
Other real estate, cost, \$7,693.17; book value, \$7,693.17; estimated present value.....				7,693 17
Cash on deposit in banks or trust companies.....				102,277 42
Cash on hand.....				618 78
Total of collectible interest.....				28,024 91
				<u><u>\$2,126,922 51</u></u>

**LIABILITIES.****Amount due depositors, viz.:**

Principal.....	\$1,988,265 46	
Interest credited or to be credited for the six months ending with December 31, 1897.....	83,004 57	
	<u>          </u>	\$2,021,270 03

**Other liabilities, viz.:**

Interest accrued on deposits to January 1, 1898.....	\$1,876 84	
Expenses incurred, but unpaid.....	74 64	
	<u>          </u>	1,450 98

Surplus.....		104,901 50
		<u><u>\$2,126,922 51</u></u>

**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$120,298 48
From depositors, not including interest credited.....	865,434 54
From interest on loans, deposits and investments.....	75,765 24
From rents from banking house.....	2,583 34
From rents from other real estate.....	178 16
From mortgages.....	75,885 86

From redemption of stocks and bonds.....	\$29,289 00
From stocks and bonds sold, par value, \$271,521; amount received therefor .....	286,760 85
From loans paid.....	84,720 85
From real estate sold.....	4,450 00
From all other sources, viz.:	
Sale of old furniture....	\$45 25
Rebate on insurance.....	4 70
	<u>49 95</u>
	<u>\$1,494,860 77</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$515,810 89
For loans on bonds and mortgages .....	326,775 75
For loans on pledge of securities....	9,720 85
For stocks and bonds purchased, par value, \$473,681.65; cost, including premiums, commissions, etc.....	494,836 08
For interest (other than interest payments to depositors).....	2,819 49
For current expenses of the bank, viz.:	
For salaries.....	\$4,250 00
For expenses of banking house or rent of banking rooms.	4,040 00
For other expenses.....	1,872 10
	<u>9,662 10</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	11,075 84
For taxes on real estate, except banking house.....	67 83
For repairs and other incidental expenses on real estate, except banking house.....	79 49
Other payments, viz.:	
On account of construction of new building.....	\$21,058 81
Furniture and fixtures.....	562 45
	<u>21,621 26</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	102,891 20
	<u>\$1,494,860 77</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,484
Number of accounts opened or reopened during the year 1897.	1,078
Number of accounts closed during the year 1897.....	593
Total number of deposits received during the year 1897.....	6,454
Total number of payments to depositors during the year 1897.	4,540
Amount deposited during the year 1897, not including interest credited for that period.....	\$865,484 54
Amount withdrawn during the year 1897.....	515,810 89
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 ..	\$28,900 52
January, 1898 .....	83,004 57
Credited at other periods, April and October.....	5,087 06
	<u>66,942 15</u>
Average amount of each account January 1, 1898.....	580 15
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,000 00
Number of accounts which exceeded \$8,000 at the last trial balance of depositors' ledgers.....	83

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

**7. THE MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.**

[63 State street; incorporated 1855.]

DUDLEY OLCOTT, President.

G. G. DAVIDSON, Secretary and Treasurer.

**TRUSTEES.**DUDLEY OLCOTT,  
RUFUS W. PECKHAM,  
GEORGE G. DAVIDSON,  
ROBERT OLCOTT,CHARLES NEWMAN,  
EZRA G. BENEDICT,  
JOSEPH W. RUSSELL,  
ISAAC D. F. LANSING,JAMES McCREDIE,  
DANIEL LEONARD,  
ERASTUS D. PALMER,  
WILLIAM J. WALKER.**FINANCIAL.****RESOURCES.**Bonds and mortgages..... **\$695,550 00****Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$100,000 00	\$110,085 00	\$116,000 00	
State of Massachusetts .....	25,000 00	25,375 00	25,000 00	
Cities in other States .....	389,000 00	433,058 75	418,402 50	
Cities in this State .....	627,000 00	740,536 88	762,472 50	
Counties in this State.....	154,000 00	172,407 87	161,973 74	
Villages in this State .....	25,000 00	25,000 00	25,000 00	
	<u>\$1,320,000 00</u>	<u>\$1,506,468 50</u>	<u>\$1,508,848 74</u>	1,508,848 74
Cash on deposit in banks or trust companies .....				193,626 12
Cash on hand .....				8,690 88
Total of collectible interest.....				27,499 28
				<u><u>\$2,434,214 97</u></u>

**LIABILITIES.**

Amount due depositors, viz.: Principal. ....	\$2,028,378 67
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898 .....	18,818 21
Surplus .....	387,028 09
	<u><u>\$2,434,214 97</u></u>

**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day ..	\$160,204 78
From depositors, not including interest credited.....	339,752 25
From interest on loans, deposits and investments.....	100,918 41
From mortgages.....	41,050 00
From redemption of stocks and bonds.....	47,000 00
	<u><u>\$688,925 44</u></u>

**PAYMENTS.**

To depositors, including interest paid to them.....	\$351,580 87
For loans on bonds and mortgages.....	70,000 00
For stocks and bonds purchased, par value, \$58,000; cost, including premiums, commissions, etc.....	59,108 80
For current expenses of the bank, viz.:	
For salaries.....	\$3,600 00
For expenses of banking house or rent of banking rooms.	2,000 00
For other expenses.....	318 82
	<u>5,918 82</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	202,816 95
	<u><u>\$688,925 44</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898. . . . .	4,694
Number of accounts opened or reopened during the year 1897. . . . .	552
Number of accounts closed during the year 1897. . . . .	552
Total number of deposits received during the year 1897. . . . .	8,906
Total number of payments to depositors during the year 1897. . . . .	4,128
Amount deposited during the year 1897, not including interest credited for that period. . . . .	\$339,752 25
Amount withdrawn during the year 1897 . . . . .	851,580 87
Amount of interest credited and paid for the year 1897, viz.:	
April, 1897 . . . . .	\$37,488 47
October, 1897. . . . .	88,057 00
	75,545 47
Average amount of each account January 1, 1898 . . . . .	482 12
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate. . . . .	14,812 84
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers. . . . .	8
Number of accounts exceeding \$3,000, upon the whole of which interest is paid. . . . .	2
Total amount of such accounts. . . . .	\$24,584 63

Rate per cent. of dividends or interest to depositors during the year 1897, 8 and 4 per cent.

8. MECHANICS' SAVINGS BANK, COHOES.

[76 Onekda street; incorporated 1873.]

JOHN CLUTE, President. LeROY VERMILYEA, Secretary.

TRUSTEES.

JOHN CLUTE,	JAMES S. CLUTE,	C. A. WALDRON,
HUGH GRAHAM,	A. J. GRIFFIN,	EDWARD FOLEY,
C. HOULIHAN,	E. N. PAGE,	E. W. LANSING,
GEORGE OLIVER,	WILLIAM E. THORN,	FRANK TESSIER,
WILLIAM STANTON,	LeROY VERMILYEA,	RODNEY WILCOX,
GEORGE M. CARROLL,	LUKE KAVANAUGH,	MARTIN GILMORE.

FINANCIAL.  
RESOURCES.

Bonds and mortgages. . . . .	\$366,070 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
State of Nebraska warrants ...	\$15,873 02
Cities in other States . . . . .	20,000 00
Cities in this State. . . . .	46,080 00
Counties in this State . . . . .	8,000 00
Towns in this State. . . . .	56,950 00
Villages in this State . . . . .	222,500 00
School districts. . . . .	15,900 00
	\$385,312 02
Actual cost.	\$405,342 01
Estimated market value.	\$396,659 02
	896,659 02
Other real estate, cost, \$943.55; book value, \$943.55; estimated present value. . . . .	943 55
Cash on deposit in banks or trust companies. . . . .	50,000 00
Cash on hand . . . . .	11,936 89
Total of collectible interest. . . . .	12,816 10
	\$838,425 56

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$771,187 95	
Interest credited or to be credited for the six months ending with December 31, 1897 .....	14,642 60	
		\$785,830 55
Surplus .....		52,595 01
		<u>\$838,425 56</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$65,145 51
From depositors, not including interest credited .....	187,866 70
From interest on loans, deposits and investments .....	87,251 10
From rents from other real estate .....	49 00
From mortgages ... ..	88,095 50
From redemption of stocks and bonds .....	6,100 00
	<u>\$329,007 81</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$190,950 85
For loans on bonds and mortgages .....	28,480 00
For stocks and bonds purchased, par value, \$45,878.02; cost, including premiums, commissions, etc .....	48,858 52
For current expenses of the bank, viz.:	
For salaries .....	\$2,450 00
For expenses of banking house or rent of banking rooms.	800 00
For other expenses .....	251 59
	<u>8,001 59</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	943 55
For repairs and other incidental expenses on real estate, except banking house .....	82 45
Other payments, viz.: Loss on sale under foreclosure .....	854 46
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	61,936 89
	<u>\$329,007 81</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	1,610
Number of accounts opened or reopened during the year 1897.	801
Number of accounts closed during the year 1897 .....	269
Total number of deposits received during the year 1897 .....	2,096
Total number of payments to depositors during the year 1897.	1,874
Amount deposited during the year 1897, not including interest credited for that period ..	\$187,866 70
Amount withdrawn during the year 1897 .....	190,950 85
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$14,325 97
January, 1898 .....	14,642 60
	<u>28,968 57</u>
Average amount of each account January 1, 1898 .....	488 09
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	3,546 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	9

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.



9. THE NATIONAL SAVINGS BANK OF THE CITY OF ALBANY.

[59 State street; incorporated 1868.]

JOHN H. VAN ANTWERP, President. A. P. STEVENS, Treasurer.

TRUSTEES.

JOHN H. VAN ANTWERP, MICHAEL N. NOLAN, HORACE G. YOUNG,  
D. L. VAN ANTWERP, JOHN G. MYERS, HARRY C. CUSHMAN,  
JAMES H. MANNING, ROBERT L. FRYER, ALBERT VAN DER VEER,  
J. TOWNSEND LANSING, WILLIAM G. RICE, WALTER M. WOODWARD,  
CHARLES J. BUCHANAN, GARRET A. VAN ALLEN, CHARLES GIBSON,  
SIMON W. ROSENDALE, WALLACE N. HORTON.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$3,546,850 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States .....	\$145,000 00	\$156,387 50	\$163,425 00	
State of Massachusetts .....	50,000 00	50,625 00	50,625 00	
State of New Hampshire .....	30,000 00	31,780 00	33,000 00	
Cities in other States .....	782,500 00	820,770 25	831,640 00	
Cities in this State.....	2,552,754 49	2,685,199 34	2,759,305 39	
Counties in this State.....	413,500 00	431,031 70	439,700 00	
Towns in this State.....	44,226 66	45,043 46	45,348 46	
Villages in this State .....	268,500 00	280,150 00	288,420 00	
School districts .....	28,500 00	29,050 00	29,235 00	
	<u>\$4,314,981 15</u>	<u>\$4,530,087 25</u>	<u>\$4,635,758 85</u>	4,635,758 85
Other real estate, cost, \$54,240.44; book value, \$50,240; estimated present value.....				50,240 00
Cash on deposit in banks or trust companies.....				685,058 05
Cash on hand.....				88,784 17
Total of collectible interest.....				80,699 45
				<u>\$9,087,890 52</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal.....	\$8,139,557 96	
Interest credited or to be credited for the six months ending with December 31, 1897.....	153,793 21	
		\$8,293,351 17
Surplus.....		744,039 35
		<u>\$9,037,390 52</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$846,987 19
From depositors, not including interest credited....	2,486,834 74
From interest on loans, deposits and investments.....	365,831 90
From rents from other real estate .....	1,564 20
From mortgages. ....	192,200 00
From redemption of stocks and bonds .....	609,860 75
From real estate sold.....	50,000 00
	<u>\$4,552,278 78</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$2,197,519 66
For loans on bonds and mortgages.....	594,250 00
For stocks and bonds purchased, par value, \$945,500; cost, including premiums, commissions, etc .....	997,840 58
For interest (other than interest payments to depositors).....	8,719 78
For current expenses of the bank, viz.:	
For salaries .....	\$10,200 00
For expenses of banking house or rent of banking rooms.....	2,000 00
For other expenses .....	4,471 58
	<hr/>
	16,671 58
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,500 00
For taxes on real estate, except banking house.....	2,039 76
For repairs and other incidental expenses on real estate, except banking house.....	895 25
Other payments, viz.: Loss on sale of real estate.....	6,000 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	728,842 22
	<hr/>
	<u>\$4,552,278 78</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	11,118
Number of accounts opened or reopened during the year 1897.....	2,202
Number of accounts closed during the year 1897.....	2,042
Total number of deposits received during the year 1897.....	14,610
Total number of payments to depositors during the year 1897.....	18,685
Amount deposited during the year 1897, not including interest credited for that period .....	\$2,486,834 74
Amount withdrawn during the year 1897....	2,197,519 66
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$148,066 78
January, 1898.....	153,793 21
	<hr/>
	301,859 99
Average amount of each account January 1, 1898.....	746 27
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	12,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	5
Number of accounts exceeding \$3,000, upon the whole of which interest is paid ...	5
Total amount of such accounts.....	<u>\$50,038 04</u>

Rate per cent. of dividends or interest to depositors during the year 1897,  
1 per cent.

BROOME COUNTY.

10. THE BINGHAMTON SAVINGS BANK, BINGHAMTON.

[86 Court street; Incorporated 1867.]

WILLIAM H. WILKINSON, President.

CHAS. W. GENNET, Treasurer.

TRUSTEES.

JAMES B. WEED,  
CHAS. A. WEED,  
CHARLES M. STONE,  
JOHN G. ORTON,

G. L. SESSIONS,  
EDWARD C. SMITH,  
WILLIAM H. WILKINSON,  
S. J. HIRSCHMANN,  
CHARLES F. SISSON,

JOHN BAYLESS,  
GEORGE M. HARRIS,  
EDWARD P. MCKINNEY,  
CHARLES W. GENNET.

FINANCIAL.  
RESOURCES.

Bonds and mortgages .....				\$715,450 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$250,000 00	\$270,767 10	\$280,000 00	
State of New York .....	50,000 00	50,373 00	51,000 00	
Cities in this State .....	577,421 93	603,832 14	584,569 27	
Counties in this State .....	60,000 00	61,479 00	61,164 00	
Towns in this State .....	136,400 00	139,174 53	140,740 07	
	<u>\$1,073,821 93</u>	<u>\$1,125,657 77</u>	<u>\$1,117,473 34</u>	1,117,473 34
Cash on deposit in banks or trust companies.....				171,000 00
Cash on hand.....				8,032 55
Total of collectible interest.....				20,932 25
				<u>\$2,032,888 14</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....	\$1,858,569 04		
Interest credited or to be credited for the six months ending with December 31, 1897.....	29,152 51		
			\$1,887,721 55
Surplus.....			145,166 59
			<u>\$2,032,888 14</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$129,180 93
From depositors, not including interest credited .....	1,218,615 69
From interest on loans, deposits and investments.....	70,905 64
From mortgages.....	93,150 00
From redemption of stocks and bonds.....	263,548 40
	<u>\$1,775,350 66</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$954,594 50
For loans on bonds and mortgages.....	126,850 00
For stocks and bonds purchased, par value, \$491,970.32; cost, including premiums, commissions, etc.....	504,223 80
For interest (other than interest payments to depositors).....	618 41

## For current expenses of the bank, viz.:

For salaries.....	\$7,200 00	
For expenses of banking house or rent of banking rooms.	1,500 00	
For other expenses.....	1,836 40	
		<u>\$10,036 40</u>

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	179,082 55
	<u><u>\$1,775,850 66</u></u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,648
Number of accounts opened or reopened during the year 1897.....	1,574
Number of accounts closed during the year 1897 .....	745
Total number of deposits received during the year 1897.....	15,958
Total number of payments to depositors during the year 1897.....	18,002
Amount deposited during the year 1897, not including interest credited for that period....	\$1,218,615 69
Amount withdrawn during the year 1897.....	953,674 10
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$26,488 39
January, 1898....	29,152 51
Paid but not credited at other periods.....	920 40
	<u>56,561 30</u>
Average amount of each account January 1, 1898.....	218 41
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,298 66
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	21

Rate per cent. of dividends or interest to depositors during the year 1897,  $8\frac{1}{4}$  per cent.

## 11. THE CHENANGO VALLEY SAVINGS BANK, BINGHAMTON.

[2 Chenango street; incorporated 1867.]

GEO. A. KENT, President.

JOHN MANIER, Treasurer.

## TRUSTEES.

GEORGE A. KENT,  
MICHAEL McMAHON,  
HENRY MAREAN,  
JAMES W. MANIER,

WILLIAM G. PHELPS,  
JAMES PRENDERGAST,  
EDWARD L. ROSE,  
CHARLES E. LEE,  
ASA R. TWEEDY,

JAMES W. STURTEVANT,  
C. F. HOTCHKISS,  
JAMES E. ROGERS,  
JOHN MANIER..

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$389,613 08
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$31,000 00	\$31,686 63	\$34,100 00	
Cities in this State .....	11,000 00	11,300 00	11,000 00	
Towns in this State .....	71,600 00	72,485 00.	74,411 00	
Villages in the State .....	29,500 00	30,682 50	30,600 00	
	<u>\$143,100 00</u>	<u>\$146,154 13</u>	<u>\$150,111 00</u>	150,111 00
Other real estate, cost, \$38,683.88; book value, \$36,432.60; estimated present value.....				48,685 00
Cash on deposit in banks or trust companies.....				175,500 01
Cash on hand.....				4,888 12
Total of collectible interest.....				11,686 79
				<u><u>\$775,484 00</u></u>

## LIABILITIES.

**Amount due depositors, viz.:**

Principal .. .. .	\$685,957 29	
Interest credited or to be credited for the six months ending with December 31, 1897.....	4,901 85	
	<hr/>	\$690,859 14
plus.....		84,624 86
		<hr/>
		\$775,484 00

### CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$158,085 07
From depositors, not including interest credited.....	174,635 98
From interest on loans, deposits and investments.....	30,750 69
From rents from other real estate.....	780 50
From mortgages.....	85,531 57
From redemption of stocks and bonds.....	41,000 00
From real estate sold ... ..	2,865 00
From all other sources, viz.:	
Profit on sale of real estate.....	\$1,500 00
Losses recovered, exchange, etc.....	104 81
Exchanges .....	17 92
	<hr/>
	1,622 23
	<hr/>
	\$145,270 99

## PAYMENTS.

To depositors, including interest paid to them .....	\$178,163 21
For loans on bonds and mortgages .....	60,770 00
For stocks and bonds purchased, par value, \$4,500; cost, including premiums, commissions, etc.....	4,957 50
For interest (other than interest payments to depositors) .....	108 21
For current expenses of the bank, viz.:	
For salaries .....	\$4,400 00
For expenses of banking house or rent of banking rooms.....	1,600 00
For other expenses .....	570 54
	<hr/>
	6,570 54
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	4,000 00
For taxes on real estate, except banking house.....	748 63
For repairs and other incidental expenses on real estate, except banking house.....	800 87
Other payments, viz.:	
Attorney fees and legal expenses.....	\$6,118 17
Loss on foreclosure.....	2,251 24
Insurance .....	94 95
Safe .....	300 00
	<hr/>
	8,764 40
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	180,888 18
	<hr/>
	\$145,270 99

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	6,806
Number of accounts opened or reopened during the year 1897.	283
Number of accounts closed during the year 1897.....	815
Total number of deposits received during the year 1897.....	2,424
Total number of payments to depositors during the year 1897.	2,569
Amount deposited during the year 1897, not including interest credited for that period.....	\$174,635 98
<i>Amount withdrawn during the year 1897.....</i>	<i>178,163 21</i>

Amount of interest credited and paid for the year 1897, viz.:

July, 1897.....	\$4,702 51	
January, 1898.....	4,901 85	
Credited at other periods.....	270 68	
		\$9,874 99
Average amount of each account January 1, 1898.....		101 51
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....		3,052 50
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....		1

Rate per cent. of dividends or interest to depositors during the year 1897, 8½ per cent.

CAYUGA COUNTY.

12. AUBURN SAVINGS BANK, AUBURN.

[74 Genesee street; incorporated 1849.]

EDWIN R. FAY, President.

E. H. TOWNSEND, Treasurer.

TRUSTEES.

WILLIAM C. BEARDSLEY,	GEORGE UNDERWOOD,	DAVID WADSWORTH,
ORLANDO LEWIS,	NELSON B. ELDRED,	GEORGE H. NYE,
DAVID M. DUNNING,	WILLIAM E. KEELER,	EDWARD H. TOWNSEND,
THOMAS M. OSBORNE,	HENRY D. TITUS,	HOBERT L. ROMIG.
	EDWIN R. FAY,	

FINANCIAL.

RESOURCES.

Bonds and mortgages .....				\$979,481 70
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$320,000 00	\$345,961 72	\$371,012 50	
District of Columbia.....	100,000 00	92,125 00	115,000 00	
State of Indiana.....	70,000 00	70,300 00	70,000 00	
State of Wyoming .....	15,000 00	16,667 40	17,100 00	
State of South Dakota.....	20,000 00	20,580 00	20,000 00	
Cities in other States .....	116,000 00	124,656 40	126,434 20	
Cities in this State .....	383,898 75	402,310 75	406,185 92	
Counties in this State.....	6,000 00	6,226 08	6,000 00	
Towns in this State .....	30,000 00	32,491 00	32,429 30	
Villages in this State .....	151,500 00	162,949 10	158,557 25	
School districts .....	129,500 00	138,664 50	138,508 30	
	\$1,341,838 75	\$1,412,931 95	\$1,461,227 47	1,461,227 47
Banking house and lot, cost, \$188,922.81; book value, \$75,000; estimated present value.....				75,000 00
Other real estate, cost, \$22,627.79; book value, \$24,209.79; estimated present value.....				21,082 66
Cash on deposit in banks or trust companies.....				173,194 12
Cash on hand. ....				13,771 04
Total of collectible interest.....				15,487 45
				\$2,739,194 44

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$2,340,382 50	
Interest credited or to be credited for the six months ending with December 31, 1897.....	38,300 86	
		<u>\$2,378,683 36</u>
Surplus .....		360,511 08
		<u><u>\$2,739,194 44</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....		\$153,836 16
From depositors, not including interest credited .....		975,084 10
From interest on loans, deposits and investments. ....		107,154 25
From rents from banking house.....		2,067 53
From rents from other real estate.....		1,441 64
From mortgages.....		94,279 90
From redemption of stocks and bonds.....		29,593 43
From real estate sold.....		3,568 00
From all other sources, viz.:		
Exchange.....	\$50 49	
Sundries credited to profit and loss.....	344 70	
		<u>395 19</u>
		<u><u>\$1,367,420 20</u></u>

PAYMENTS.

To depositors, including interest paid to them.....		\$887,285 39
For loans on bonds and mortgages.....		98,345 20
For stocks and bonds purchased, par value, \$153,000; cost, including premiums, commissions, etc.....		162,173 85
For interest (other than interest payments to depositors).....		2,002 63
For current expenses of the bank, viz.:		
For salaries.....	\$8,720 00	
For expenses of banking house or rent of banking rooms.....	2,114 01	
For other expenses .....	1,907 10	
		<u>12,741 11</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		10,821 06
For taxes on real estate, except banking house.....		334 75
For repairs and other incidental expenses on real estate, except banking house.....		1,200 06
Other payments, viz.:		
Sundries charged to profit and loss.....	\$373 84	
Receivers' certificates National Bank of Auburn, charged to profit and loss .....	5,137 47	
Taxes, insurance, etc., on property in process of foreclosure.....	40 57	
		<u>5,551 88</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....		186,965 16
		<u><u>\$1,367,420 20</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1893 .....	8,008
Number of accounts opened or reopened during the year 1897.....	1,602
Number of accounts closed during the year 1897.....	1,294

CAYUGA COUNTY.

59

Total number of deposits received during the year 1897.....	15,205
Total number of payments to depositors during the year 1897.....	12,496
Amount deposited during the year 1897, not including interest credited for that period.....	\$975,084 10
Amount withdrawn during the year 1897.....	887,285 39
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$36,936 80
January, 1898 .....	38,800 86
Credited at other periods.....	902 07
	<hr/>
	76,189 78
Average amount of each account January 1, 1898.....	276 38
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,407 19
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	25

Rate per cent. of dividends or interest to depositors during the year 1897,  $8\frac{1}{2}$  per cent.

13. CAYUGA COUNTY SAVINGS BANK, AUBURN.

[113 and 115 Genesee street; incorporated 1864.]

C. WHEELER, Jr., President.

W. H. MEAKER, Treasurer.

TRUSTEES.

EDWARD H. AVERY,  
LEWIS E. CARPENTER,  
JAMES LYON,  
THEODORE M. POMEROY,  
CYRENUS WHEELER, Jr.  
JUSTIN L. BARKER,

CHARLES C. DWIGHT,  
WILLIAM H. MEAKER,  
WILLIAM H. SEWARD,  
CHARLES A. SMITH,  
WILLIAM F. WAIT,

CHARLES A. MCCARTHY,  
BENJAMIN B. SNOW,  
JAMES SEYMOUR, Jr.,  
DAVID WADSWORTH, Jr.,  
EDWIN D. METCALF,  
OSCAR F. KNAPP,

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$738,588 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$162,000 00	\$172,605 75	\$185,755 00	
District of Columbia .....	60,000 00	58,928 00	68,400 00	
State of Massachusetts .....	20,000 00	21,100 00	20,000 00	
State of South Dakota.....	20,000 00	20,794 75	20,800 00	
State of Wyoming.....	25,000 00	20,675 00	20,750 00	
Cities in other States .....	15,000 00	15,750 00	15,750 00	
Cities in this State .....	120,210 47	123,057 19	124,810 47	
Towns in this State.....	16,000 00	17,976 60	18,000 00	
Villages in this State .....	20,000 00	21,971 00	23,200 00	
	<hr/>	<hr/>	<hr/>	
	\$458,210 47	\$481,948 29	\$506,465 47	506,465 47
Banking house and lot, cost, \$55,425.85; book value, \$45,000; estimated present value .....				45,000 00
Other real estate, cost, \$6,215.07; book value, \$5,500; estimated present value .....				5,500 00
Cash on deposit in banks or trust companies.....				174,766 66
Cash on hand. ....				15,120 51
Total of collectible interest.....				13,984 35
Amount of all other assets, viz.:				
Land contract. ....		\$2,573 00		
Insurance advanced.....		10 00		
Rents.....		276 85		
		<hr/>		2,859 85
				<hr/>
				\$1,502,279 84



LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$1,338,096 07	
Interest credited or to be credited for the six months ending with December 31, 1897.....	21,245 30	
		\$1,359,341 37
Surplus.....		142,938 47
		<u>\$1,502,279 84</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$186,777 58
From depositors, not including interest credited.....	785,088 69
From interest on loans, deposits and investments.....	56,823 23
From rents from banking house.....	733 15
From rents from other real estate.....	222 70
From mortgages.....	51,667 00
From redemption of stocks and bonds.....	82,143 48
From real estate sold .....	827 00
From all other sources, viz.:	
Exchange.....	\$33 00
Taxes advanced, repaid .....	55 70
Insurance .....	9 00
Final dividend account National Bank of Auburn.....	293 48
	<u>891 18</u>
	<u>\$1,064,174 01</u>

PAYMENTS.

To depositors, including interest paid to them ...	\$697,545 78
For loans on bonds and mortgages.....	84,375 00
For stocks and bonds purchased, par value, \$73,855.51; cost, including premiums, commissions, etc .....	77,888 01
For interest (other than interest payments to depositors) .....	314 20
For current expenses of the bank, viz.:	
For salaries.....	\$4,802 50
For expenses of banking house or rent of banking rooms.....	821 17
For other expenses.....	1,803 86
	<u>7,487 53</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	3,000 00
For taxes on real estate, except banking house.....	94 26
For repairs and other incidental expenses on real estate, except banking house.....	82 28
Other payments, viz.:	
Taxes advanced.....	\$19 37
Judgment for deficiency on foreclosure.....	3,480 41
	<u>3,499 78</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	189,887 17
	<u>\$1,064,174 01</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,657
Number of accounts opened or reopened during the year 1897.....	1,372
Number of accounts closed during the year 1897.....	1,014

CHEMUNG COUNTY.

61

Total number of deposits received during the year 1897... ..	11,508
Total number of payments to depositors during the year 1897. ....	9,208
Amount deposited during the year 1897, not including interest credited for that period .....	\$785,088 69
Amount withdrawn during the year 1897.....	697,545 78
Amount of interest credited and paid for the year 1897, viz.:	
June 30, 1897. ....	\$20,286 53
December 31, 1897 .....	21,245 30
Credited at other periods.....	505 65
	42,037 48
Average amount of each account January 1, 1898.....	240 29
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	15,723 23
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	18

Rate per cent. of dividends or interest to depositors during the year 1897, 8½ per cent.

CHEMUNG COUNTY.

14. ELMIRA SAVINGS BANK, ELMIRA.

[126 East Water street; incorporated 1860.]

THOMAS S. FLOOD, Vice-President. CHARLES B. BROOKS, Secretary.

TRUSTEES.

E. L. WYCKOFF,	T. S. FLOOD,	J. J. CURTIS,
G. W. SHOEMAKER,	CHARLES B. BROOKS,	H. L. ROSENBAUM,
JESSE L. COOLEY,	D. BEVIER,	JOHN M. DIVEN,
JOHN BRAND,	CHARLES KLAPPROTH,	HUBERT C. MANDEVILLE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$21,225 00
Cash on deposit in banks or trust companies....	36,777 04
Cash on hand.....	502 67
Total of collectible interest.....	60 00
Amount of all other assets, viz.:	
Safe .....	\$100 00
Deficit old bank .....	6,535 62
	6,635 62
	\$65,200 33

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$64,601 85
Interest credited or to be credited for the six months ending with December 31, 1897.....	384 71
	\$64,986 56
Surplus .....	213 77
	\$65,200 33

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$60,817 07
From depositors, not including interest credited.....	86,688 16
From interest on loans, deposits and investments.....	1,592 87
From mortgages... ..	2,000 00
From all other sources, viz.: Cash over .....	78
	<hr/>
	\$101,098 88
	<hr/>

PAYMENTS.

To depositors, including interest paid to them .....	\$50,086 94
For loans on bonds and mortgages.....	9,800 00
For interest (other than interest payments to depositors).....	21 25
For current expenses of the bank, viz.:	
For salaries.....	\$799 96
For expenses of banking house or rent of banking rooms.....	830 00
For other expenses .....	2,275 52
	<hr/>
	8,405 48
Other payments, viz : Amount paid Elmira National Bank for settlement and secure proof of claim for \$42,704.67, on which has been paid 65 per cent.....	1,000 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	87,279 71
	<hr/>
	\$101,098 88
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	878
Number of accounts opened or reopened during the year 1897.....	244
Number of accounts closed during the year 1897.....	119
Total number of deposits received during the year 1897.....	883
Total number of payments to depositors during the year 1897.....	896
Amount deposited during the year 1897, not including interest credited for that period... ..	\$86,688 16
Amount withdrawn during the year 1897.....	50,086 94
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$266 62
January, 1898.....	384 71
	<hr/>
	651 33
Average amount of each account January 1, 1898.....	74 47
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,000 00
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

COLUMBIA COUNTY.

15. THE HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[230 Warren street; incorporated 1850.]

EDMUND HOLLEY, President.

SAMUEL R. RAINEY, Treasurer.

TRUSTEES.

RUSSELL B. BENEDICT,  
CASPER P. COLLIER,  
HARPER W. ROGERS,  
CORNELIUS H. EVANS,

JOHN E. GILLETTE,  
EDMUND HOLLEY,  
CHARLES N. HARDEE,  
LEWIS WOLFE,

GEORGE H. POWER,  
WM. H. TRAVER,  
SAMUEL R. RAINEY,  
HENRY R. BRYAN.

FINANCIAL.  
RESOUROES.

Bonds and mortgages.....				\$1,089,940 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$100,000 00	\$102,512 50	\$112,000 00	
State of Colorado warrants.....	4,681 95	4,681 95	4,681 95	
State of Iowa warrants.....	5,500 00	5,500 00	5,500 00	
Cities in other States.....	217,000 00	229,178 65	230,220 00	
Cities in this State .....	390,696 26	409,870 29	413,583 78	
Counties in this State.....	189,500 00	198,800 20	194,320 00	
Towns in this State .....	113,706 34	117,000 23	117,638 84	
Villages in this State.....	168,400 00	172,358 75	172,300 00	
School districts .....	3,750 00	3,790 00	3,750 00	
	<u>\$1,193,234 55</u>	<u>\$1,237,692 57</u>	<u>\$1,254,084 57</u>	1,254,084 57
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				10,500 00
Banking house and lot, cost, \$29,730.63; book value, \$10,000; estimated present value.....				10,000 00
Other real estate, cost, \$26,500; book value, \$26,500; estimated present value.....				19,000 00
Cash on deposit in banks or trust companies.....				205,937 87
Cash on hand.....				43,240 82
Total of collectible interest.....				45,032 09
Amount of all other assets, viz.:				
Jersey City bonds and accrued interest .....			\$25,700 00	
State of North Carolina bonds and accrued interest.....			3,366 00	
				<u>29,066 00</u>
				<u>\$2,706,801 35</u>
LIABILITIES.				
Amount due depositors, viz.:				
Principal .....			\$2,349,103 08	
Interest credited or to be credited for the six months ending with December 31, 1897....			38,767 83	
				<u>\$2,387,870 91</u>
Surplus.....				818,930 44
				<u>\$2,706,801 35</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$260,670 48
From depositors, not including interest credited.....	586,754 31
From interest on loans, deposits and investments.....	105,649 73
From rents from banking house.....	240 00
From rents from other real estate.....	500 00
From mortgages... ..	106,770 00
From redemption of stocks and bonds.....	100,996 16
From loans paid.....	8,800 00
	<hr/>
	\$1,170,380 68

## PAYMENTS.

To depositors, including interest paid to them .....	\$558,711 79
For loans on bonds and mortgages .....	158,600 00
For loans on pledge of securities.....	8,800 00
For stocks and bonds purchased, par value, \$182,136.26; cost, including premiums, commissions, etc.....	187,395 99
For interest (other than interest payments to depositors).....	982 94
For current expenses of the bank, viz.:	
For salaries .....	\$7,216 66
For expenses of banking house or rent of banking rooms.....	705 22
For other expenses.....	837 61
	<hr/>
	8,839 49
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,500 00
For taxes on real estate, except banking house.....	88 01
For repairs and other incidental expenses on real estate, except banking house.....	283 77
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	249,178 69
	<hr/>
	\$1,170,380 68

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	6,984
Number of accounts opened or reopened during the year 1897.....	1,219
Number of accounts closed during the year 1897.....	1,063
Total number of deposits received during the year 1897.....	7,089
Total number of payments to depositors during the year 1897.....	5,631
Amount deposited during the year 1897, not including interest credited for that period.....	\$586,754 31
Amount withdrawn during the year 1897.....	558,711 79
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$37,576 80
January, 1898.....	38,767 83
	<hr/>
	76,344 69
Average amount of each account January 1, 1898.....	336 35
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,750 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	25

Rate per cent. of dividends or interest to depositors during the year 1897,  
8½ per cent.

CORTLAND COUNTY.

16. CORTLAND SAVINGS BANK, CORTLAND.

[59 Main street; incorporated 1866.]

CALVIN P. WALRAD, President.

BENJ. L. WEBB, Treasurer.

TRUSTEES.

HORACE P. GOODRICH,  
HENRY McKEVITT,  
LEWIS BOUTON,  
CALVIN P. WALRAD,

BENJ. L. WEBB,  
STRATTON S. KNOX,  
HUBERT T. BUSHNELL,  
MARVIN R. WOOD,  
HIRAM D. COREY,

GEORGE N. COPELAND,  
MARCUS H. MCGRAW,  
JOHN D. F. WOOLSTON,  
ELIOT L. STONE.

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$639,061 46  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$100,000 00	\$116,806 25	\$121,000 00	
State of South Dakota .....	29,500 00	30,089 93	29,970 00	
State of Kansas.....	2,230 35	2,251 28	2,230 35	
State of Colorado.....	37,281 22	37,457 74	37,281 22	
State of Washington.....	17,160 86	17,160 86	17,160 86	
State of Idaho .....	3,150 00	3,134 25	3,150 00	
State of Wyoming .....	10,000 00	12,420 00	12,188 00	
State of Tennessee.....	25,000 00	22,375 00	22,750 00	
Cities in this State.....	20,000 00	19,975 00	20,000 00	
Towns in this State .....	90,100 00	95,231 27	94,859 40	
Villages in this State.....	131,326 59	132,446 59	132,758 35	
School districts .....	59,450 00	62,276 31	60,195 00	
	<u>\$525,199 02</u>	<u>\$551,624 48</u>	<u>\$553,543 18</u>	553,543 18

Other real estate, cost \$12,132.35; book value, \$12,132.35; estimated present value... 11,850 00  
Cash on deposit in banks or trust companies. .... 118,365 66  
Cash on hand ..... 52,237 31  
Total of collectible interest..... 42,995 26  
Amount of all other assets, viz.:

Land contracts.....	\$1,075 00	
Safes and furniture .....	2,500 00	
Insurance premiums advanced.....	119 15	
	<u>8,694 15</u>	
		<u>\$1,416,747 02</u>

LIABILITIES.

Amount due depositors, viz.:  
Principal..... \$1,302,788 66  
Interest credited or to be credited for the six months ending with December 31, 1897..... 23,539 80  
Surplus ..... 90,418 56  
\$1,326,828 46  
\$1,416,747 02

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day..... \$126,851 49  
From depositors, not including interest credited..... 678,713 15  
From interest on loans, deposits and investments..... 52,978 82

From rents from other real estate.....	\$488 06
From mortgages.....	26,710 00
From redemption of stocks and bonds.....	42,718 77
From real estate sold.....	1,000 00
From all other sources, viz.:	
Exchange.....	\$46.49
Land contracts....	225 00
Errors in credit of interest.....	6 55
Insurance premiums repaid.....	10 50
	<hr/> 288 54
	<hr/> \$929,688 82

## PAYMENTS.

To depositors, including interest paid to them.....	\$562,547 12
For loans on bonds and mortgages.....	148,870 00
For stocks and bonds purchased, par value, \$44,108.70; cost, including premiums, commissions, etc.....	42,087 62
For current expenses of the bank, viz.:	
For salaries.....	\$4,400 00
For expenses of banking house or rent of banking rooms..	1,000 00
For other expenses.....	505 53
	<hr/> 5,905 53
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,797 08
For taxes on real estate, except banking house.....	86 88
For repairs and other incidental expenses on real estate, except banking house.....	119 61
Other payments, viz.:	
Insurance premiums advanced.....	\$129 65
Teller's cash short....	167 91
Registering accountant.....	875 00
Land contract.....	1,000 00
	<hr/> 1,672 56
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day ...	165,602 97
	<hr/> \$929,688 82

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,903
Number of accounts opened or reopened during the year 1897.....	1,568
Number of accounts closed during the year 1897.....	1,119
Total number of deposits received during the year 1897.....	10,860
Total number of payments to depositors during the year 1897.....	8,999
Amount deposited during the year 1897, not including interest credited for that period.....	\$678,718 15
Amount withdrawn during the year 1897.....	562,547 12
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$21,633 89
January, 1898.....	23,539 80
Credited at other periods.....	10 58
	<hr/> 45,184 27
Average amount of each account January 1, 1898.....	224 69
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,639 01
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	10
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	4,639 01

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

DUTCHESS COUNTY.

17. FISHKILL SAVINGS INSTITUTE, FISHKILL.

[Main street; incorporated 1857.]

FRANK R. BENJAMIN, President.

JAMES E. DEAN, Treasurer.

TRUSTEES.

C. D. SHERWOOD,	H. B. ROSA,	M. A. FOWLER,
A. H. DUDLEY,	J. E. DEAN,	JEREMIAH WILBUR,
D. C. SMITH,	L. E. WOOD,	E. H. SHERWOOD,
F. R. BENJAMIN,	C. E. BARTOW,	S. L. VAN VOORHIS,
MILES SCOFIELD,	W. J. CONKLIN,	J. S. BOYD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$118,175 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Washington.....	\$17,655 78	\$18,065 98	\$18,065 98	
State of Nebraska .....	6,965 49	7,000 32	7,000 32	
State of Idaho.....	5,000 00	5,500 00	5,500 00	
State of Louisiana .....	5,000 00	5,075 00	5,075 00	
Cities in this State .....	9,000 00	9,075 00	9,075 00	
Towns in this State .....	5,800 00	5,980 00	5,980 00	
School districts.....	21,150 00	22,881 35	22,700 60	
	<u>\$70,571 27</u>	<u>\$73,577 65</u>	<u>\$73,396 90</u>	78,896 90

Banking house and lot, cost, \$2,000; book value, \$2,000; estimated present value.....	2,000 00
Cash on deposit in banks or trust companies.....	10,179 24
Cash on hand .....	2,567 11
Total of collectible interest.....	7,590 85
Amount of all other assets, viz.:	
Safes and furniture.....	\$1,000 00
Rents due .....	24 00
Insurance advanced .....	200 46
Real estate under contract .....	2,584 00
Taxes advanced .....	8 21
	<u>8,816 67</u>
	<u>\$212,725 77</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$194,967 16
Interest credited or to be credited for the six months ending with December 31, 1897 .....	3,676 02
	<u>\$198,643 18</u>
Surplus .....	14,082 59
	<u>\$212,725 77</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$5,025 48
From depositors, not including interest credited.....	29,510 36



From interest on loans, deposits and investments.....	\$8,082 48
From rents from banking house.....	54 00
From mortgages.....	4,415 00
From redemption of stocks and bonds.....	7,568 20
From loans paid.....	806 00
From all other sources, viz.: Profit on property foreclosed....	522 50
	<hr/>
	<b>\$55,422 98</b>
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$22,069 88
For loans on bonds and mortgages . . . . .	7,850 00
For loans on pledge of securities.....	800 00
For stocks and bonds purchased, par value, \$11,000; cost, including premiums, commissions, etc.....	11,150 00
For interest (other than interest payments to depositors).....	117 49
For current expenses of the bank, viz.:	
For salaries.....	\$725 00
For expenses of banking house or rent of banking rooms.....	823 26
	<hr/>
	1,548 26
Other payments, viz.: Foreclosure expenses.....	141 44
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.. . . .	12,746 85
	<hr/>
	<b>\$55,422 98</b>
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	661
Number of accounts opened or reopened during the year 1897.....	55
Number of accounts closed during the year 1897.....	41
Total number of deposits received during the year 1897 .....	357
Total number of payments to depositors during the year 1897..	370
Amount deposited during the year 1897, not including interest credited for that period.....	\$29,510 86
Amount withdrawn during the year 1897.....	22,069 88
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$3,577 82
January, 1898 .....	3,676 02
	<hr/>
	7,253 84
Average amount of each account January 1, 1898.....	298 23
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,337 43
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897.  
4 per cent.

## 18. MATTEAWAN SAVINGS BANK, MATTEAWAN.

[Main street : incorporated 1871.]

SAMUEL K. PHILLIPS, President.

GRANVILLE VAN VLIET, Treasurer.

## TRUSTEES.

W. H. DREW,  
GEORGE H. BONTICOU,  
WM. H. JACKSON,  
S. K. PHILLIPS,  
GARRETT STORM,  
GEORGE W. OWEN,  
THEO. VAN VLIET

JAMES FORRESTAL,  
JOHN SCHOFIELD  
A. G. ORMSBEE,  
J. B. WITSON,  
JOHN F. GEROW,  
FRANK H. BRETT,  
LYMAN ROBINSON,

B. F. GREENE,  
H. B. BEVIER,  
T. J. CUNNINGHAM,  
CHARLES H. WATSON,  
THOMAS S. JUDSON,  
BENJ. SULLIVAN,  
CHAS. F. BRETT.

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$38,624 25  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Louisiana State .....	\$5,000 00	\$5,050 00	\$5,050 00	
Nebraska State .....	5,566 04	5,566 04	5,566 04	
Washington State .....	8,044 00	8,165 76	8,165 76	
Cities in this State .....	8,000 00	8,000 00	8,240 00	
Towns in this State.....	15,000 00	15,825 00	16,225 00	
Villages in this State.....	20,000 00	21,569 00	21,581 50	
School districts .....	88,850 00	87,410 24	87,410 24	
	<u>\$89,960 04</u>	<u>\$96,586 04</u>	<u>\$97,238 54</u>	97,238 54

Loans on pledge of securities, as authorized by chapter 689,  
Laws of 1892..... 2,490 58  
Other real estate, cost, \$11,289.25; book value, \$11,289.25;  
estimated present value ..... 11,239 25  
Cash on deposit in banks or trust companies..... 15,040 26  
Cash on hand ..... 267 17  
Total of collectible interest ..... 3,445 54  
Amount of all other assets, viz.:  
Balance due on real estate contract..... \$36 00  
Safe, furniture and fixtures..... 813 93  
Rents due on stores and house ..... 47 00  
896 93  
\$219,242 47

LIABILITIES.

Amount due depositors, viz.:  
Principal ..... \$202,764 70  
Interest credited or to be credited for the six months  
ending with December 31, 1897..... 3,519 74  
\$206,284 44  
Other liabilities, viz.:  
Interest accrued on deposits to January 1, 1898..... \$1,547 61  
Expenses incurred, but unpaid, advertising, rent, etc..... 95 00  
1,642 61  
Surplus ..... 11,315 42  
\$219,242 47

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897,  
before transactions of the day..... \$9,828 47  
From depositors, not including interest credited..... 74,595 12  
From interest on loans, deposits and investments.... 9,970 58  
From mortgages..... 15,106 52  
From redemption of stocks and bonds..... 5,603 61  
From stocks and bonds sold, par value, \$6,477.33; amount re-  
ceived therefor..... 6,632 09  
\$121,736 34

PAYMENTS.

To depositors, including interest paid to them ..... \$54,113 89  
For loans on bonds and mortgages ..... 8,699 52  
For loans on pledge of securities ..... 2,490 58  
For stocks and bonds purchased, par value, \$27,714.67; cost,  
including premiums, commissions, etc ..... 20,822 12  
For interest (other than interest payments to depositors)..... 404 98

For current expenses of the bank, viz.:		
For salaries .....	\$600 00	
For expenses of banking house or rent of banking rooms.	300 00	
For other expenses.....	382 62	
		\$1,282 62
For real estate acquired by foreclosure, or in settlement of debts due the bank .....		9,594 97
For taxes on real estate, except banking house.....		12 82
For repairs and other incidental expenses on real estate, except banking house....		7 96
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....		15,807 43
		<u>\$121,736 34</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	741
Number of accounts opened or reopened during the year 1897.	157
Number of accounts closed during the year 1897.....	116
Total number of deposits received during the year 1897 .....	1,115
Total number of payments to depositors during the year 1897..	916
Amount deposited during the year 1897, not including interest credited for that period. ....	\$74,595 12
Amount withdrawn during the year 1897.....	54,118 89
Amount of interest credited and paid for the year 1897, viz.:	
May 1, 1897.....	\$3,252 86
November 1, 1897.....	3,519 74
	6,772 60
Average amount of each account January 1, 1898.....	278 88
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,076 73
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	1

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

19. THE MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON.

[Main street; incorporated 1866.]

J. T. SMITH, President. JOHN PLACE, Treasurer.

TRUSTEES.

J. T. SMITH,	RICHARD B. HORTON,	BERTRAM L. SMITH,
THEO. BRINKERHOFF,	WILLIAM BROWN,	ROBERT R. MEAD,
JOHN PLACE,	AARON E. ALDRIDGE,	FERD. LOUGHIRAN, Jr.,
WM. E. BRINKERHOFF,	GEO. C. SMITH,	JNO. P. REDER,
JOHN W. SPAIGHT,	E. L. TOMPKINS,	STEPHEN S. MAPES,
BENJAMIN HAMMOND,	JAMES T. BRETT,	PRESTON GREENE,
CHAS. E. MARTIN,	ALONZO S. WILTSIE,	FRANK L. HOWARD.
	WELDEN F. WESTON,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$798,573 85
Stock and bond investments, viz.:			
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States notes .....	\$40,000 00	\$43,794 45	\$44,800 00
Utah Territory .....	7,000 00	7 217 00	7,910 00
State of Colorado .....	10,000 00	10,334 00	10,000 00
State of Kansas.....	222 00	223 15	222 00

# DUTCHESS COUNTY.

71

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Washington State warrants ....	\$24,902 12	\$24,902 12	\$24,902 12	
Nebraska State warrants.....	65,138 14	65,138 14	65,138 14	
Idaho State warrants.....	5,000 00	4,950 00	5,000 00	
Iowa State warrants.....	10,000 00	10,100 00	10,000 00	
Cities in other States.....	20,000 00	20,725 00	20,000 00	
Cities in this State.....	167,000 00	176,505 05	170,980 00	
Towns in this State.....	51,800 00	58,792 75	54,526 00	
Villages in this State.....	161,154 60	173,653 86	168,242 96	
School districts.....	79,000 00	82,487 15	79,725 00	
	<u>\$641,216 86</u>	<u>\$678,822 17</u>	<u>\$670,446 22</u>	<u>\$670,446 22</u>
Banking house and lot, cost, \$22,460.42; book value, \$22,460.42; estimated present value.....				22,000 00
Other real estate, cost, \$44,681.69; book value, \$44,681.69; estimated present value.....				39,600 00
Cash on deposit in banks or trust companies.....				120,242 88
Cash on hand.....				8,006 18
Total of collectible interest.....				29,329 27
Amount of all other assets, viz.:				
Land contracts.....			\$6,272 03	
Land contracts.....			78 40	
Rents due on real estate.....			160 75	
Insurance and taxes advanced.....			168 42	
			<u>6,679 59</u>	
				<u>\$1,684,882 99</u>

## LIABILITIES.

Amount due depositors, viz.:			
Principal .....	\$1,458,151 97		
Interest credited or to be credited for the six months ending with December 31, 1897.....	28,041 18		
	<u>\$1,486,193 15</u>		
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898.....		9,907 95	
Surplus. ....		188,781 89	
		<u>\$1,684,882 99</u>	

## CASH TRANSACTIONS DURING THE YEAR 1897.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$118,960 24
From depositors, not including interest credited... ..	318,901 04
From interest on loans, deposits and investments.....	69,836 10
From rents from banking house.....	779 06
From rents from other real estate... ..	1,950 96
From mortgages.....	82,820 00
From redemption of stocks and bonds.....	82,825 11
From loans paid.....	10,000 00
From real estate sold....	905 60
From all other sources, viz.:	
County clerk.....	\$89 05
Suspense .....	131 39
Insurance .....	492 14
Real estate contracts.....	275 00
Taxes .....	7 40
Gain on real estate sold .....	94 40
	<u>1,089 38</u>
	<u>\$585,067 49</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$285,101 89
For loans on bonds and mortgages.....	27,155 50
For loans on pledge of securities.....	10,000 00
For stocks and bonds purchased, par value, \$119,936.20; cost, including premiums, commissions, etc .....	122,383 70
For interest (other than interest payments to depositors)....	911 43
For current expenses of the bank, viz.:	
For salaries .....	\$4,560 56
For expenses of banking house or rent of banking rooms.....	682 85
For other expenses .....	1,188 86
	6,432 27
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	7,816 17
For taxes on real estate, except banking house .....	674 70
For repairs and other incidental expenses on real estate, except banking house.....	453 01
Other payments, viz.:	
County clerk.....	\$115 15
Suspense .....	127 90
Taxes advanced .....	81 36
Insurance advanced.....	565 29
	889 76
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	123,249 06
	<u>\$ 85,067 49</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	3,517
Number of accounts opened or reopened during the year 1897.....	436
Number of accounts closed during the year 1897.....	854
Total number of deposits received during the year 1897.....	8,137
Total number of payments to depositors during the year 1897.....	8,254
Amount deposited during the year 1897, not including interest credited for that period.....	\$318,901 04
Amount withdrawn during the year 1897.....	285,101 89
Amount of interest credited and paid for the year 1897, viz.:	
May 1, 1897 .....	\$20,619 90
November 1, 1897 .....	28,041 18
	54,661 08
Average amount of each account January 1, 1898.....	422 57
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	3,516 72
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	85
Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.	

20. PAWLING SAVINGS BANK, PAWLING.

[Railroad street; incorporated 1870.]

J. I. WANZER, President.	HENRY A. HOLMES, Treasurer.
TRUSTEES.	
E. W. SIMMONS, PHILIP HOAG, CYRUS STARK, BENJAMIN F. BURR.	H. D. HUFECT, WILLIAM H. TABER, FRANK E. COLE, J. I. WANZER, W. H. OSBORN, O. W. SLOAT, H. A. HOLMES, RICHARD T. OSBORN, ROSELLE MEADE.

# DUTCHESS COUNTY.

73

## FINANCIAL.

### RESOURCES.

Bonds and mortgages..... \$166,700 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$11,000 00	\$13,492 50	\$12,430 00
District of Columbia 3.65.....	6,000 00	5,557 50	6,780 00
State of Massachusetts.....	10,000 00	10,900 00	11,200 00
State of Iowa warrants.....	4,035 83	4,035 83	4,035 83
Cities in this State.....	53,000 00	65,127 50	61,040 00
Towns in this State.....	11,000 00	11,370 00	13,000 00
Villages in this State.....	18,000 00	18,020 00	20,270 00
School districts.....	16,500 00	19,130 00	18,425 00
	<u>\$120,535 83</u>	<u>\$148,233 33</u>	<u>\$148,080 83</u>
			148,080 83

Banking house and lot, cost, \$3,250; book value, \$3,250;  
 estimated present value..... 3,250 00

Cash on deposit in banks or trust companies.. 15,647 23

Cash on hand..... 301 74

Total of collectible interest..... 4,952 92

\$339,022 72

### LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$206,208 50
Interest credited or to be credited for the six months ending with December 31, 1897.....	5,424 80
	<u>\$301,633 30</u>

Other liabilities, viz.:

Treasurer .....	\$400 00
President .....	50 00
Secretary.....	5 00
	<u>455 00</u>

Surplus..... 36,934 42

\$339,022 72

## CASH TRANSACTIONS DURING THE YEAR 1897.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$15,329 16
From depositors, not including interest credited .....	67,732 90
From interest on loans, deposits and investments.....	16,233 99
From rents from banking house.....	168 00
From mortgages .....	16,100 00
From redemption of stocks and bonds ..	1,050 00
From all other sources, viz.:	

Insurance premiums returned.....	\$31 26
Search and recording fees returned.....	11 50
	<u>42 76</u>

\$116,656 81

### PAYMENTS.

To depositors, including interest paid to them .....	\$61,785 53
For loans on bonds and mortgages .....	8,900 00
For stocks and bonds purchased, par value, \$27,085.83; cost, including premiums, commissions, etc.....	28,180 83
For interest (other than interest payments to depositors).....	374 37

For current expenses of the bank, viz.:

For salaries .. .. .	\$860 00	
For expenses of banking house or rent of banking rooms.	103 12	
For other expenses.....	413 99	
		<b>\$1,377 11</b>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		<b>14,038 97</b>
		<b>\$116,656 81</b>

STATISTIOAL INFORMATION.

Number of open accounts January 1, 1898.....	1,139
Number of accounts opened or reopened during the year 1897.	164
Number of accounts closed during the year 1897.....	154
Total number of deposits received during the year 1897. ....	875
Total number of payments to depositors during the year 1897.	682
Amounts deposited during the year 1897, not including interest credited for that period.....	<b>\$67,732 90</b>
Amount withdrawn during the year 1897.....	<b>61,785 53</b>
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$5,276 96
January, 1898.....	5,424 80
	<b>10,701 76</b>
Average amount of each account January 1, 1898.....	<b>253 16</b>
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	<b>3,170 25</b>
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledger.....	<b>1</b>

Rate per cent. of dividends or interest to depositors during the year 1897, 3, 3½ and 4 per cent.

21. THE POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE.

[Market street; incorporated 1831.]

DAVID C. FOSTER, President. MORRIS BRADLEY, Secretary.

TRUSTEES.

DAVID C. FOSTER,	HENRY L. YOUNG,	EDWARD S. ATWATER,
GEORGE CORNWELL,	FRANK B. LOWN,	HENRY E. LOSEY,
EDWARD ELLSWORTH,	ABRAM WRIGHT,	JACOB CORLIES,
WILLIAM B. CARPENTER,	HENRY V. PELTON,	WILLIAM T. REYNOLDS.
	ALSON WARD,	

FINANCIAL.

RESOURCES.

Bonds and mortgages .. .. .	<b>\$3,415,736 07</b>
Stock and bond investments, viz :	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value	
United States . . . . .	\$600,000 00	\$703,830 30	\$675,250 00	
State of Missouri . . . . .	100,000 00	101,000 00	102,250 00	
State of Indiana . . . . .	200,000 00	203,460 00	200,000 00	
State of Tennessee.....	100,000 00	91,000 00	100,000 00	
State of Louisiana.....	100,000 00	100,950 00	100,250 00	
State of Colorado warrants ....	30,323 19	30,626 38	31,232 87	
State of Iowa . . . . .	127,608 90	129,412 69	130,161 16	
State of Washington.....	159,976 52	165,973 11	166,375 51	
State of Nebraska. . . . .	236,439 50	238,478 52	243,532 63	
Cities in other States.....	404,205 05	435,946 84	441,850 43	
Cities in this State.....	1,258,980 46	1,041,130 02	1,398,775 66	
Counties in this State .....	125,000 00	127,319 25	127,775 00	
Towns in this State. ....	419,600 00	448,025 54	459,377 25	
Villages in this State ....	475,200 00	494,871 94	500,573 50	
School districts.....	137,000 00	146,478 32	147,889 00	
	<b>\$4,474,342 71</b>	<b>\$4,458,502 91</b>	<b>\$4,801,243 01</b>	<b>4,801,243 01</b>

# DUTCHESS COUNTY.

75

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	\$70,000 00
Banking house and lot, cost, \$103,286.55; book value, \$103,286.55; estimated present value .....	50,000 00
Other real estate, cost, \$35,980.05; book value, \$35,980.05; estimated present value .....	26,850 00
Cash on deposit in banks or trust companies.....	549,938 12
Cash on hand .....	126,403 27
Total of collectible interest .....	159,018 45
Amount of all other assets, viz.:	
Land contracts for real estate sold.....	\$4,575 00
Interest accrued .....	60 00
	<u>4,635 00</u>
	<u><u>\$9,203,823 92</u></u>

## LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$8,102,858 05
Interest credited or to be credited for the six months ending with December 31, 1897.....	154,063 94
	<u>\$8,256,921 99</u>
Surplus .....	946,901 93
	<u><u>\$9,203,823 92</u></u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$488,100 12
From depositors, not including interest credited .....	1,674,121 36
From interest on loans, deposits and investments.....	396,536 31
From rents from banking house .....	1,062 50
From rents from other real estate .....	2,146 19
From mortgages.....	377,312 00
From redemption of stocks and bonds.....	840,567 55
From stocks and bonds sold, par value, \$2,000; amount received therefor .....	2,060 00
From loans paid.....	551,500 00
From real estate sold.....	15,190 30
From all other sources, viz.:	
Error in dividend.....	\$0 20
One-eighth off on Nebraska warrants.....	82 33
Insurance advanced. ....	199 87
Land contract.....	200 00
	<u>432 39</u>
	<u><u>\$4,299,028 72</u></u>

### PAYMENTS.

To depositors, including interest paid to them .....	\$1,610,554 86
For loans on bonds and mortgages.....	364,000 00
For loans on pledge of securities .....	559,000 00
For stocks and bonds purchased, par value, \$1,019,835.87; cost, including premiums, commissions, etc.. . . . .	1,045,788 33
For interest (other than interest payments to depositors).....	14,222 31
For current expenses of the bank, viz.:	
For salaries .....	\$10,779 50
For expenses of banking house or rent of banking rooms.	3,098 58
For other expenses .....	2,793 35
	<u>16,671 43</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5,261 77
For taxes on real estate, except banking house .....	628 77
For repairs and other incidental expenses on real estate, except banking house.....	1,031 12



Other payments, viz.:

Loss on real estate sold .....	\$3,290 80	
Taxes on real estate .....	29 57	
Cash short.....	24 00	
Land contracts .....	1,975 00	
Insurance advanced.....	199 87	
Error depositor's account.....	10 00	
		\$5,528 74
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		676,841 89
		<u>\$4,299,028 72</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	18,460
Number of accounts opened or reopened during the year 1897,	2,168
Number of accounts closed during the year 1897.....	1,665
Total number of deposits received during the year 1897.....	18,162
Total number of payments to depositors during the year 1897.	16,827
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,674,121 36
Amount withdrawn during the year 1897.....	1,610,554 86
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$149,363 48
January, 1898 .....	154,063 94
	<u>303,427 42</u>
Average amount of each account January 1, 1898 .....	447 28
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	5,882 92
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	170
Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.	

22. RHINEBECK SAVINGS BANK, RHINEBECK.

[13 Montgomery street; incorporated 1860.]

A. M. TRAVER, President. THADDEUS A. TRAVER, Secretary.

TRUSTEES.

AUGUSTUS M. TRAVER,	PETER F. POTTS,	A. LEE WAYER,
MARTIN HERMANCÉ,	WILLIAM THOMSON,	HENRY E. MILLER,
JAMES C. McCARTY,	M. V. B. SCHRYVER,	JOHN A. TRAVER,
WILLIAM CARROLL,	JAMES S. ARMSTRONG,	JOHN JACOB ASTOR,
CORNELIUS S. VAN ETEN,	THADDEUS A. TRAVER,	HENRY SPIES KIP.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$105,480 42
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$32,000 00	\$35,667 50	\$38,325 00
State of Massachusetts.....	4,000 00	4,185 00	4,000 00
State of New Hampshire.....	9,000 00	11,088 62	9,160 00
State of Maryland.....	5,000 00	5,075 00	5,000 00
State of Florida.....	11,000 00	12,942 50	12,100 00
State of Maine.....	5,000 00	5,000 00	5,000 00
State of Idaho.....	10,000 00	11,062 50	10,775 00
Cities in other States.....	80,000 00	83,254 60	82,175 00
Cities in this State.....	111,850 00	128,495 20	122,957 50
Counties in this State.....	13,500 00	14,757 50	14,520 00
Towns in this State.....	26,000 00	29,843 95	28,190 00
Villages in this State.....	107,500 00	113,305 30	109,720 00
	<u>\$364,850 00</u>	<u>\$404,697 07</u>	<u>\$391,922 50</u>
			391,922 50

# DUTCHESS COUNTY.

77

Banking house and lot, cost, \$10,111.20; book value, \$9,900; estimated present value.....	\$8,000 00
Other real estate, cost, \$5,724; book value, \$5,724; estimated present value .....	4,000 00
Cash on deposit in banks or trust companies... .	12,046 98
Cash on hand .....	8,477 42
Total of collectible interest.....	7,294 76
	<u>\$532,222 08</u>

## LIABILITIES.

### Amount due depositors, viz.:

Principal .....	\$462,789 10	
Interest credited or to be credited for the six months ending with December 31, 1897.....	8,034 49	
		\$470,823 59
Surplus .....		61,398 49
		<u>\$532,222 08</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$17,699 86
From depositors, not including interest credited.....	87,709 41
From interest on loans, deposits and investments. ....	22,078 26
From rents from other real estate ..	170 08
From mortgages .....	6,840 00
From redemption of stocks and bonds. ...	5,150 00
From all other sources, viz.:	
Taxes repaid on mortgaged property .....	\$250 43
Error in July dividend.....	2 00
	<u>252 43</u>
	<u>\$139,894 49</u>

### PAYMENTS.

To depositors, including interest paid to them.....	\$84,767 66
For loans on bonds and mortgages. ...	5,750 00
For stocks and bonds purchased, par value, \$26,000; cost, including premiums, commissions, etc. ....	29,614 75
For interest (other than interest payments to depositors).....	157 94
For current expenses of the bank, viz.:	
For salaries ...	\$2,358 50
For expenses of banking house or rent of banking rooms.	223 37
For other expenses.....	616 19
	<u>8,198 06</u>
For taxes on real estate, except banking house.....	55 55
For repairs and other incidental expenses on real estate, except banking house.....	75 70
Other payments, viz.: Taxes on mortgaged property. .	250 43
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	15,524 40
	<u>\$139,894 49</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,988
Number of accounts opened or reopened during the year 1897.	256
Number of accounts closed during the year 1897.....	190

Total number of deposits received during the year 1897.....	1,210
Total number of payments to depositors during the year 1897.....	1,448
Amount deposited during the year 1897, not including interest credited for that period .....	\$87,709 41
Amount withdrawn during the year 1897 .....	84,767 66
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$7,666 07
January, 1898 .....	8,034 49
Credited at other periods .....	84
	15,701 40
Average amount of each account January 1, 1898 .....	286 88
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate. ....	8,000 00

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent. on amounts of \$500 and less; 3 per cent. on amounts greater than \$500 and not exceeding \$3,000.

23. THE WAPPINGERS SAVINGS BANK, WAPPINGERS FALLS.

[2 Mill street ; incorporated 1869.]

S. MANSFIELD, President. WILLIAM A. BREWSTER, Treasurer.

TRUSTEES.

S. MANSFIELD, JAMES S. ROY, WILLIAM K. ROY, R. W. RIVES,	JAMES R. BARLOW, W. A. BREWSTER, C. V. MAHONY, JOHN H. DAKIN,	GEORGE WARHURST, Sr., ISAAC M. CORNELL, WM. J. BROWN, PETER MYERS.
---	--	---

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$181,670 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States bonds.....	\$30,000 00
Cities in this State .....	40,500 00
Towns in this State.....	51,000 00
Villages in this State.....	20,000 00
School districts .....	10,500 00
	\$152,000 00
	\$166,717 50
Other real estate, cost, \$14,500; book value, \$14,500; estimated present value.....	14,000 00
Cash on deposit in banks or trust companies.....	42,118 98
Cash on hand .....	2,493 98
Total of collectible interest.....	8,972 67
Amount of all other assets, viz.: Safe, time locks and fixtures.....	700 00
	\$361,668 13

LIABILITIES.

Amount due depositors, viz.: Principal .....	\$315,067 29
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898 .....	2,800 00
Surplus .....	43,800 84
	\$361,668 13

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$25,867 48
From depositors, not including interest credited.....	115,190 41
From interest on loans, deposits and investments.....	15,517 28
From rents from banking house.....	80 00
From rents from other real estate.....	427 50
From mortgages.....	18,748 00
From redemption of stocks and bonds.....	1,500 00
From all other sources, viz.:	
Income account, Dougherty property, sale of hay and apples .....	\$53 55
Insurance advanced (returned).....	18 50
	67 05
	<u>\$177,842 67</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$101,014 98
For loans on bonds and mortgages....	9,840 00
For stocks and bonds purchased, par value, \$16,500; cost, including premiums, commissions, etc... ..	19,081 25
For current expenses of the bank, viz.:	
For salaries.....	\$1,900 00
For expenses of banking house or rent of banking rooms.....	180 00
For other expenses.....	852 91
	2,482 91
For taxes on real estate, except banking house.....	148 08
For repairs and other incidental expenses on real estate, except banking house.....	208 82
Other payments, viz.:	
Insurance advanced.....	\$18 50
Income account, Dougherty property, harvesting hay and apples .....	50 72
	64 22
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	44,607 96
	<u>\$177,842 67</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,219
Number of accounts opened or reopened during the year 1897.....	205
Number of accounts closed during the year 1897... ..	156
Total number of deposits received during the year 1897.....	2,142
Total number of payments to depositors during the year 1897.....	1,206
Amount deposited during the year 1897, not including interest credited for that period.....	\$115,190 41
Amount withdrawn during the year 1897 .. ..	101,014 98
Amount of interest credited and paid for the year 1897, viz.:	
April 1, 1897 .....	\$5,408 04
October 1, 1897.....	5,596 75
	10,999 79
Average amount of each account January 1, 1898.....	260 60
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	8,100 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	1

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cen on \$1,000 or less; 3 per cent. on the excess of \$1,000.

ERIE COUNTY.

24. THE BUFFALO SAVINGS BANK, BUFFALO.

[Washington street; incorporated 1846.]

J. M. RICHMOND, Vice-President.

JOHN U. WAYLAND, Secretary.

TRUSTEES.

EDWARD BENNETT,  
CHR. RODENBACH,  
WILLIAM H. GLENNY,  
JOHN P. DIEHL,

EDWARD P. BEALS,  
JEWETT M. RICHMOND,  
ROBERT KEATING,  
JOSIAH LETCHWORTH,  
PETER P. BURTIS,

EDWIN G. S. MILLER,  
G. FREDERICK ZELLER,  
FRANK GEORGER,  
SPENCER CLINTON.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$7,717,093 58
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States. . . . .	\$2,285,000 00	\$2,575,008 75	\$2,632,202 50	
District of Columbia . . . . .	550,000 00	514,225 00	632,500 00	
State of Tennessee . . . . .	100,000 00	89,500 00	90,000 00	
Cities in o her States.....	205,000 00	215,137 50	220,137 50	
Cities in this State . . . . .	1,260,933 89	1,288,518 49	1,333,690 46	
Counties in this State . . . . .	67,000 00	71,690 00	79,890 00	
School districts . . . . .	50,000 00	50,500 00	52,000 00	
	<u>\$4,517,933 89</u>	<u>\$4,805,179 74</u>	<u>\$5,040,450 46</u>	5,040,450 46
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892... . . . .				2,000 00
Banking house and lot, cost, \$149,687.61; book value, \$149,687.61; estimated present value.....				100,000 00
Other real estate, cost, \$33,207.88; book value, \$33,207.88; esti- mated present value . . . . .				80,940 00
Cash on deposit in banks or trust companies.....				1,058,800 03
Cash on hand . . . . .				155,103 58
Total of collectible interest.....				197 935 96
Amount of all other assets, viz.:				
Rent due . . . . .			\$450 00	
New banking house lot.....			292,000 00	
			<u>292,450 00</u>	
				<u>\$14,594,773 61</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal....	\$12,134,639 83		
Interest credited or to be credited for the six months ending with December 31, 1897.....	227,554 74		
		\$12,362,194 56	
Surplus.....		2,232,579 05	
		<u>\$14,594,773 61</u>	

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,098,434 58
From depositors, not including interest credited . . . . .	4,114,760 20

# ERIE COUNTY.

81

From interest on loans, deposits and investments .....	\$603,751 62
From rents from banking house.....	200 00
From rents from other real estate .....	850 49
From mortgages.....	749,283 66
From redemption of stocks and bonds.....	524,380 45
From real estate sold.....	9,421 51
From all other sources, viz.: Rent new banking house.....	2,485 78
	<hr/>
	\$7,098,518 29
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$3,652,727 75
For loans on bonds and mortgages .....	938,573 81
For stocks and bonds purchased, par value, \$911,868.89; cost, including premiums, commissions, etc.....	925,813 51
For interest (other than interest payments to depositors).....	10,012 82
For current expenses of the bank, viz.:	
For salaries.....	\$31,670 00
For expenses of banking house or rent of banking rooms.....	2,358 08
For other expenses.....	4,983 55
	<hr/>
	89,011 63
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	19,455 58
For taxes on real estate, except banking house.....	403 58
For repairs and other incidental expenses on real estate, except banking house.....	976 10
Other payments, viz.:	
Loss on real estate sold.....	\$1,182 69
Taxes and expenses new banking house .....	4,457 21
New banking house lot.....	202,000 00
	<hr/>
	297,639 90
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,213,903 61
	<hr/>
	\$7,098,518 29
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	28,037
Number of accounts opened or reopened during the year 1897.....	5,075
Number of accounts closed during the year 1897.....	4,724
Total number of deposits received during 1897.....	46,521
Total number of payments to depositors during the year 1897..	44,185
Amount deposited during the year 1897, not including interest credited for that period.....	\$4,114,760 20
Amount withdrawn during the year 1897.....	3,652,727 75
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$220,476 74
January, 1898....	227,554 74
Credited at other periods.....	3,978 98
	<hr/>
	452,010 46
Average amount of each account January 1, 1898.....	440 92
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,878 86
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	195
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

**25. EMPIRE STATE SAVINGS BANK, BUFFALO.**

[Pearl street, corner of Niagara; incorporated 1867.]

ANDREW LANGDON, President.

EDWARD D. WHEELER, Treasurer.

**TRUSTEES.**

GEORGE A. STRINGER,  
GEORGE D. MORGAN,  
DAVID F. DAY,  
CHARLES B. ARMSTRONG,  
ROBERT DENTON,  
ALBERT ZIEGELEY,

LOUIS H. KNAPP,  
ANDREW LANGDON,  
GEORGE W. TOWNSEND,  
HORACE A. NOBLE,  
HENRY C. FELTHOUSEN,

JAMES M. ROZAN,  
WILLIAM H. HOTCHKISS,  
CHARLES R. HUNLEY,  
WALTER G. ROBBINS,  
JOHN M. BRINKER,  
JOHN FEIST.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... **\$432,960 96**  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Tennessee.....	\$37,800 00	\$33,803 00	\$33,943 00
Cities in this State .....	61,187 71	61,431 83	78,842 23
Counties in this State.....	30,000 00	30,000 00	40,132 00
Towns in this State .....	2,000 00	2,000 00	2,163 40
	<u>\$190,487 71</u>	<u>\$126,734 83</u>	<u>\$155,080 63</u>

155,080 63

Other real estate, cost, \$17,776.81; book value, \$17,776.81; estimated present value..... 17,776 81

Cash on deposit in banks or trust companies..... 86,021 72

Cash on hand..... 8,817 84

Total of collectible interest..... 6,602 87

Amount of all other assets, viz.:

Iron banks for household depositories.....	\$786 00
Auxiliary banks for household depositories .....	2,223 00
Two burglar-proof safes.....	1 500 00
Furniture and fixtures .....	3,567 15

8,076 15

\$710,836 47

**LIABILITIES.**

Amount due depositors, viz.:

Principal .....	\$667,732 51
Interest credited or to be credited for the six months ending with December 31, 1897 .....	11,641 22

\$679,423 73

Surplus .....

80,912 74

\$710,836 47

**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$43,590 83
From depositors, not including interest credited .....	849,632 10
From interest on loans, deposits and investments.....	29,085 63
From rents from other real estate.....	222 96
From mortgages.....	48,870 00
From redemption of stocks and bonds.....	85,417 78
From all other sources, viz : Damage to auxiliary banks paid by depositors.....	6 00
	<u><u>\$506,824 78</u></u>

PAYMENTS.

To depositors, including interest paid to them .. .. .	\$305,906 78
For loans on bonds and mortgages .. .. .	50,800 00
For stocks and bonds purchased, par value, \$51,775.19; cost, including premiums, commissions, etc. ....	48,014 76
For interest (other than interest payments to depositors) .....	458 21
For current expenses of the bank, viz.:	
For salaries .. .. .	\$3,916 48
For expenses of banking house or rent of banking rooms.	8,000 00
For other expenses .. .. .	1,031 68
	<hr/>
	7,948 06
For real estate acquired by foreclosure, or in settlement of debts due the bank .. .. .	3,664 70
For taxes on real estate, except banking house .. .. .	90 86
For repairs and other incidental expenses on real estate, except banking house .. .. .	104 69
Other payments, viz.: Interest item credited to depositor and an omission in receipts .. .. .	2 71
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .. .. .	89,839 06
	<hr/>
	\$506,824 78
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .. .. .	8,874
Number of accounts opened or reopened during the year 1897.	881
Number of accounts closed during the year 1897 .. .. .	1,041
Total number of deposits received during the year 1897 .. .. .	6,414
Total number of payments to depositors during the year 1897.	5,587
Amount deposited during the year 1897, not including interest credited for that period .. .. .	\$349,632 10
Amount withdrawn during the year 1897 .. .. .	305,906 78
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .. .. .	\$11,180 79
January, 1898 .. .. .	11,641 22
Credited at other periods .. .. .	2 71
	<hr/>
	22,824 72
Average amount of each account January 1, 1898 .. .. .	172 87
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .. .. .	8,112 16
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .. .. .	
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

26. ERIE COUNTY SAVINGS BANK, BUFFALO.

[Main and Niagara street: incorporated 1854.]

DAVID R. MORSE, President.                      ROBERT S. DONALDSON, Secretary and Treasurer.

TRUSTEES.

DAVID R. MORSE,	OLIVER J. EGGERT,	RALPH H. PLUMB,
ALFRED P. WRIGHT,	JAMES SWEENEY,	GEORGE L. WILLIAMS,
HENRY M. WATSON,	JOSEPH P. DUDLEY,	ROBERT S. DONALDSON,
DEXTER P. RUMSEY,	WILLIAM MEADOWS,	BRYANT B. GLENNY,
CHARLES GREINER,	JAMES H. LEE,	JAMES R. SMITH.



## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$12,181,644 50  
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States. ....	\$1,956,000 00	\$2,247,279 86	\$2,098,842 50	
District of Columbia .....	700,000 00	753,578 66	784,000 00	
State of Tennessee .....	250,000 00	223,750 00	226,250 00	
Cities in other States .....	450,000 00	469,990 75	458,125 00	
Cities in this State.....	3,081,989 39	3,279,692 47	3,211,489 39	
Counties in this State .....	285,491 06	309,356 83	305,229 16	
	<u>\$6,723,481 05</u>	<u>\$7,288,588 07</u>	<u>\$7,083,936 05</u>	7,083,936 05
Banking house and lot, cost, \$1,194,902.98; book value, \$1,194,902.98; estimated present value .....				1,194,902 98
Other real estate, cost, \$38,864.64; book value, \$38,864.64; estimated present value .....				38,864 64
Cash on deposit in banks or trust companies.....				2,194,104 85
Cash on hand .....				852,081 73
Total of collectible interest.....				821,264 93
Amount of all other assets, viz.: Rents due and unpaid.....				2,542 85
				<u>\$23,869,842 03</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$20,076,289 70	
Interest credited or to be credited for the six months ending with December 31, 1897.....	376,118 47	
	<u>\$20,452,408 17</u>	
Surplus.....		2,916,983 86
		<u>\$23,369,342 03</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,555,643 36
From depositors, not including interest credited.....	8,053,586 23
From interest on loans, deposits and investments.....	987,018 53
From rents from banking house.....	50,376 31
From rents from other real estate...	1,168 48
From mortgages .....	1,145,027 18
From redemption of stocks and bonds.....	1,290,395 28
From real estate sold.....	8,742 70
From all other sources, viz.:	
Taxes advanced, returned .....	\$354 76
Old cables .....	12 00
Insurance returned.....	12 50
Sale of old brass .....	2 00
Tax rebate.....	32 77
	<u>414 03</u>
	<u>\$18,092,822 09</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$7,449,999 76
For loans on bonds and mortgages.....	1,552,575 00

For stocks and bonds purchased, par value, \$1,417,606.81;	
cost, including premiums, commissions, etc .....	\$1,424,889 06
For interest (other than interest payments to depositors).....	8,869 40
For current expenses of the bank, viz.:	
For salaries .....	\$45,470 00
For expenses of banking house or rent of banking rooms.	44,122 38
For other expenses.....	9,144 72
	<hr/>
	98,737 05
For real estate acquired by foreclosure, or in settlement of	
debts due the bank.....	10,099 84
For taxes on real estate, except banking house.....	227 80
For repairs and other incidental expenses on real estate, except	
banking house.....	278 68
Other payments, viz.:	
Loss on farms sold.....	\$712 68
Taxes and insurance advanced.....	247 29
	<hr/>
	959 97
Cash on hand and in banks or trust companies, December 31,	
1897, after transactions of the day.....	2,546,186 58
	<hr/>
	<hr/>
	\$13,092,322 09

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	51,017
Number of accounts opened or reopened during the year 1897.	11,648
Number of accounts closed during the year 1897.....	9,270
Total number of deposits received during the year 1897. ....	104,415
Total number of payments to depositors during the year 1897.	108,428
Amount deposited during the year 1897, not including interest	
credited for that period .....	\$8,058,536 28
Amount withdrawn during the year 1897.....	7,449,999 76
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$363,457 51
January, 1898 .....	376,118 47
Credited at other periods.....	6,883 20
	<hr/>
	746,459 18
Average amount of each account January 1, 1898.....	400 89
Largest amount due any one depositor January 1, 1898, except	
deposits arising from judicial sales, including deposits made	
by order of a court of record, or of a surrogate .....	4,854 31
Number of accounts which exceeded \$3,000 at the last trial	
balance of depositors' ledgers.....	511
Number of accounts exceeding \$3,000, upon the whole of which	
interest is paid.....	5
Total amount of such accounts.....	\$23,086 96

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent. on all sums from \$1 to \$3,000.

27. WESTERN SAVINGS BANK, BUFFALO.

[438 Main street; incorporated 1851.]

ALBERT J. WHEELER, President.

F. W. H. BECKER, Secretary.

TRUSTEES.

LEWIS L. HODGES,  
WILLIAM HENGERER,  
JACOB SCHEU,  
WILLIAM O. BRYANT,  
HENRY C. PERSCH,

HORACE STILLMAN,  
ABRAM TWICHELL,  
ISAAO GEIERSHOFER,  
HENRY ERB,

HENRY ZIPP,  
ALBERT J. WHEELER,  
HOWARD H. BAKER,  
CHARLES F. BISHOP,  
HENRY E. BOLLER.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$2,584,360 00
Stock and bond investments, viz.:				
<i>St cks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$300,000 00	\$347,218 75	\$349,000 00	
State of Indiana .....	100,000 00	100,875 00	100,000 00	
Cities in this State.....	529,669 84	574,506 15	551,128 41	
Counties in this State.....	175,000 00	191,310 00	191,848 75	
School districts.....	72,000 00	72,000 00	73,620 00	
	<u>\$1,176,669 84</u>	<u>\$1,285,909 90</u>	<u>\$1,265,592 16</u>	1,265,592 16
Banking house and lot, cost, \$114,294.67; book value, \$100,000; estimated present value.....				150,000 00
Other real estate, cost, \$15,533.73; book value, \$15,533.73; estimated present value .....				15,533 73
Cash on deposit in banks or trust companies....				384,691 90
Cash on hand.....				61,120 01
Total of collectible interest .....				81,847 83
				<u><u>\$4,442,645 13</u></u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....	\$3,897,798 91		
Interest credited or to be credited for the six months ending with December 31, 1897 .....	73,071 90		
		<u>\$3,970,865 81</u>	
Surplus.....		471,779 82	
		<u><u>\$4,442,645 13</u></u>	

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$396,846 24
From depositors, not including interest credited.....	1,525,240 72
From interest on loans, deposits and investments.....	181,578 68
From rents from banking house.....	1,869 91
From rents from other real estate.....	194 17
From mortgages.. .	188,725 00
From redemption of stocks and bonds .....	50,123 19
From stocks and bonds sold, par value, \$200,000; amount received therefor.....	199,750 00
From real estate sold.....	18,726 85
From all other sources, viz.: Taxes advanced.....	156 83
	<u><u>\$2,562,741 59</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,396,296 89
For loans on bonds and mortgages.....	304,950 00
For stocks and bonds purchased, par value, \$349,826.32; cost, including premiums, commissions, etc ..	374,392 48
For interest (other than interest payments to depositors) .....	1,855 71
For current expenses of the bank, viz.:	
For salaries .....	\$13,556 14
For expenses of banking house or rent of banking rooms.	8,158 15
For other expenses.....	1,197 84
	<u>17,911 63</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	\$21,189 51
For taxes on real estate, except banking house.....	185 84
For repairs and other incidental expenses on real estate, except banking house .....	41 29
Other payments, viz.: Taxes advanced.....	156 83
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	445,811 91
	<hr/>
	\$2,562,741 59
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	7,272
Number of accounts opened or reopened during the year 1897.....	1,190
Number of accounts closed during the year 1897.....	1,063
Total number of deposits received during the year 1897.....	12,899
Total number of payments to depositors during the year 1897.....	13,215
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,525,240 72
Amount withdrawn during the year 1897 ....	1,396,296 89
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$70,498 35
January, 1898.....	73,071 90
Credited at other periods .....	1,150 01
	<hr/>
	144,715 26
Average amount of each account January 1, 1898.....	546 05
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate. ....	8,536 11
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	91
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

FULTON COUNTY.

28. FULTON COUNTY SAVINGS BANK, JOHNSTOWN.

[51 West Main street; incorporated 1892.]

DAVID A. WELLS, President.

EDWARD WELLS, Secretary.

TRUSTEES.

MARTIN KENNEDY,  
JAMES McMARTIN,  
JAMES I. YOUNGLOVE,  
P. P. ARGERSINGER,  
CORNELIUS M. ROWELL,  
EDWARD WELLS,

WILLIAM T. BRIGGS,  
WILLIAM S. SNYDER,  
MATHIAS GREWEN,  
GEORGE H. KECK,  
THOMAS E. RICKETTS,

OLIVER GETMAN,  
JAMES F. MASON,  
JOHN H. DECKER,  
DAVID A. WELLS,  
PATRICK H. McDERMOTT,  
DAVID H. VAN HEUSEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$35,500 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Towns in this State .....	\$8,000 00	\$8,080 00	\$8,080 00	
Villages in this State.....	14,000 00	14,510 00	14,374 33	
	<hr/>	<hr/>	<hr/>	
	\$22,000 00	\$22,590 00	\$22,454 33	
	<hr/>	<hr/>	<hr/>	
				22,484 33

Cash on deposit in banks or trust companies.....	\$5,655 47
Cash on hand.....	418 14
Total of collectible interest.....	816 25
	<hr/>
	\$64,818 19
	<hr/>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$59,202 01
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898.....	173 07
Surplus .....	5,443 11
	<hr/>
	\$64,818 19
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$9,807 24
From depositors, not including interest credited.....	18,210 01
From interest on loans, deposits and investments.....	8,874 85
From mortgages.....	22,800 00
From redemption of stocks and bonds.....	1,000 00
From stocks and bonds sold, par value, \$5,500; amount received therefor.....	5,699 12
	<hr/>
	\$60,891 22
	<hr/>

PAYMENTS.

To depositors, including interest paid to them .....	\$54,429 63
For current expenses of the bank, viz.:	
For expenses of banking house or rent of banking rooms.....	\$300 00
For other expenses.....	93 99
	<hr/>
	393 99
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	6,067 61
	<hr/>
	\$60,891 22
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	576
Number of accounts closed during the year 1897.....	205
Total number of deposits received during the year 1897.....	948
Total number of payments to depositors during the year 1897.....	744
Amount deposited during the year 1897, not including interest credited for that period....	\$18,210 01
Amount withdrawn during the year 1897.....	54,429 63
Amount of interest credited and paid for the year 1897, viz.:	
May 1, 1897 .....	\$1,270 77
November, 1897.....	906 37
	<hr/>
	2,247 14
Average amount of each account January 1, 1898 .....	102 76
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	1,640 14
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
8 per cent.

GREENE COUNTY.

29. CATSKILL SAVINGS BANK, CATSKILL.

[Main street ; incorporated 1868.]

W. IRVING JENNINGS, President.

JEREMIAH DAY, Secretary.

TRUSTEES.

BENJAMIN WEY,  
WILLIAM PALMATIER,  
LUCIUS K. DOTY,  
EMORY A. CHASE,  
W. IRVING JENNINGS,

JAMES STEAD,  
JEREMIAH DAY,  
ORRIN DAY,  
CHAUNCEY SMITH,  
GEORGE S. LEWIS,

JOHN B. FOOTE,  
CHARLES E. BASSETT,  
WILLIAM H. VAN INDER,  
ADDISON P. JONES,  
FRANK H. OSBORNE.

FINANCIAL.  
RESOURCES.

Bonds and mortgages... \$387,085 81  
Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Actual . cost.	Estimated market value.	
United States. ....	\$146,000 00	\$159,322 50	\$164,250 00	
State of Kansas.....	3,999 99	4,059 98	3,999 99	
State of Wyoming .....	25,000 00	84,562 50	88,250 00	
State of California .....	14,900 00	15,794 00	15,719 50	
S ate of North Dakota .....	20,000 00	20,506 00	20,600 00	
State of Florida. ....	10,000 00	11,062 50	11,050 00	
Cities in other States.....	126,000 00	136,585 50	136,181 25	
Cities in this State .....	269,664 43	288,030 34	283,682 58	
Counties in this State .....	16,000 00	18,336 80	18,255 00	
Towns in this State.....	62,200 00	65,609 54	64,904 75	
Villages in this State . ....	158,000 00	165,300 32	166,967 50	
School districts.....	27,500 00	27,735 06	27,770 00	
	<u>\$879,264 42</u>	<u>\$946,904 54</u>	<u>\$946,630 57</u>	946,630 57
Other real estate, cost, \$6,890.08 ; book value, \$6,890.08 ; estimated present value.....				8,000 00
Cash on deposit in banks or trust companies.....				66,963 99
Total of collectible interest.....				22,853 46
Amount of all other assets, viz.: Safes and furniture. ....				600 00
				<u>\$1,432,133 83</u>

LIABILITIES.

Amount due depositors, viz.:

Principal ...	\$1,217,166 71	
Interest credited or to be credited for the six months ending with December 31, 1897.....	19,788 90	\$1,236,955 61
Surplus .....		195,177 72
		<u>\$1,432,133 33</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$69,055 42
From depositors, not including interest credited .....	848,695 05
From interest on loans, deposits and investments .....	55,848 83
From rents from other real estate.....	100 00
From mortgages.....	28,306 40
From redemption of stocks and bonds .....	20,600 00
	<u>\$522,605 70</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$293,889 65
For loans on bonds and mortgages . . . . .	13,750 00
For stocks and bonds purchased, par value, \$130,803.12; cost, including premiums, commissions, etc.....	141,944 92
For interest (other than interest payments to depositors).....	1,298 07
For current expenses of the bank, viz.:	
For salaries . . . . .	\$3,000 00
For expenses of banking house or rent of banking rooms.	600 00
For other expenses.....	499 03
	4,099 03
For taxes on real estate, except banking house.....	85 64
Other payments, viz.:	
Amount credited depositors' accounts.....	\$574 10
Old account paid.....	80
	574 40
Cash on hand and in banks or trust companies, December 31. 1897, after transactions of the day.....	66,963 99
	<u>\$523,605 70</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 . . . . .	3,487
Number of accounts opened or reopened during the year 1897.	717
Number of accounts closed during the year 1897.....	776
Total number of deposits received during the year 1897.....	3,658
Total number of payments to depositors during the year 1897.	2,745
Amount deposited during the year 1897, not including interest credited for that period.....	\$348,695 05
Amount withdrawn during the year 1897.....	293,889 65
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$18,924 37
January, 1898.....	19,788 90
	38,713 27
Average amount of each account January 1, 1898.....	354 73
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,014 58
Number of accounts which exceeded \$3,000 at the last trial bal- ance of depositors' ledgers . . . . .	27
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	4
Total amount of such accounts . . . . .	<u>\$18,398 47</u>

Rate per cent. of dividends or interest to depositors during the year 1897,  
3½ per cent.

JEFFERSON COUNTY.

30. THE CARTHAGE SAVINGS BANK, CARTHAGE.

[State street; incorporated 1887.]

J. L. NORTON, President. E. H. MYERS, Secretary.

TRUSTEES.

ALLEN E. KILBY,	FOSTER PENNIMAN,	EPHRAIM H. MYERS,
MARCUS P. MASON,	L. D. THOMPSON,	CHRISTIAN M. ROHR,
JAMES GALVIN,	JOHN E. STRICKLAND,	MARTIN RUGG,
ALLEN G. PECK,	JOHN D. DRYDEN,	JAMES H. DAWLEY,
ADDISON L. CLARK,	PARSON F. WHITE,	CARLOS L. FREDERICK,
JOHN L. NORTON,	CHARLES E. LAKE,	C. J. CLARK,

### FINANCIAL. RESOURCES.

<b>Bonds and mortgages .....</b>				<b>\$42,488 50</b>
<b>Stock and bond investments, viz.:</b>				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
Towns in this State.....	\$10,200 00	\$10,366 45	\$10,352 50	
Villages in this State .....	8,500 00	8,500 00	8,637 50	
	<u>\$18,700 00</u>	<u>\$18,866 45</u>	<u>\$18,990 00</u>	
				<b>18,990 00</b>
Other real estate, cost, \$1,319.45; book value, \$1,319.45; estimated present value.....				<b>2,000 00</b>
Cash on deposit in banks or trust companies .....				<b>40,837 61</b>
Cash on hand .....				<b>7,567 87</b>
Total of collectible interest...				<b>1,865 88</b>
				<u><b>\$118,248 81</b></u>

### LIABILITIES.

#### Amount due depositors, viz.:

Principal.....	\$108,921 18	
Interest credited or to be credited for the six months ending with December 31, 1897.....	<u>1,927 68</u>	
		<b>\$110,848 86</b>
Surplus.....		<b>2,399 95</b>
		<u><b>\$118,248 81</b></u>

### CASH TRANSACTIONS DURING THE YEAR 1897.

#### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	<b>\$41,749 71</b>
From depositors, not including interest credited.....	<b>87,745 55</b>
From interest on loans, deposits and investments...	<b>4,789 84</b>
From rents from other real estate .....	<b>63 00</b>
From mortgages.....	<b>8,925 00</b>
From redemption of stocks and bonds.....	<b>1,450 00</b>
	<u><b>\$89,673 10</b></u>

#### PAYMENTS.

To depositors, including interest paid to them .....	<b>\$35,748 59</b>
For loans on bonds and mortgages ..	<b>5,000 00</b>
For interest (other than interest payments to depositors).....	<b>2 30</b>
<b>For current expenses of the bank, viz.:</b>	
For salaries .....	<b>\$200 00</b>
For expenses of banking house or rent of banking rooms.	<b>200 00</b>
For other expenses.....	<b>69 33</b>
	<u><b>469 33</b></u>
For taxes on real estate, except banking house....	<b>5 90</b>
For repairs and other incidental expenses on real estate, except banking house.....	<b>42 00</b>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	<b>48,404 98</b>
	<u><b>\$89,673 10</b></u>

### STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	<b>761</b>
Number of accounts opened or reopened during the year 1897.	<b>136</b>
Number of accounts closed during the year 1897.....	<b>98</b>
Total number of deposits received during the year 1897.....	<b>821</b>
Total number of payments to depositors during the year 1897.	<b>812</b>



Amount deposited during the year 1897, not including interest credited for that period.....	\$37,745 55
Amount withdrawn during the year 1897.....	85,748 59
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$1,899 62
January, 1898 .....	1,927 68
Credited at other periods ....	4 20
Paid but not credited at other periods.....	2 30
	<hr/>
	3,833 80
Average amount of each account January 1, 1898 .....	145 66
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	3,060 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	1
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	1
Total amount of such accounts.....	<hr/> <hr/> \$3,060 00

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

31. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[22 Washington street; incorporated 1859.]

GEORGE W. WIGGINS, President. A. T. E. LANSING, Treasurer.

TRUSTEES.

D. W. BALDWIN,	N. P. WARDWELL,	J. R. MILLER,
G. W. WIGGINS,	ROSS C. SCOTT,	A. F. BARKER,
G. C. SHERMAN,	F. R. FARWELL,	G. V. S. CAMP,
J. A. LAWYER,	R. H. HUNTINGTON,	ROBT J. BUCK,
C. W. CLARE,	A. L. UPHAM,	HENRY PURCELL.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$1,469,989 85
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States .....	Par value. Actual cost. Estimated market value.
Cities in other States .....	\$101,000 00 \$118,389 50 \$119,745 00
Cities in this State .....	30,000 00 33,555 00 32,421 00
Counties in this State.....	209,362 23 209,640 23 213,257 47
Towns in this State .....	32,000 00 32,200 00 32,250 80
Vilages in this State.....	412,359 00 419,541 00 424,883 36
School districts.....	61,100 00 63,284 50 64,527 88
	<hr/>
	53,400 00 53,580 00 55,905 88
	<hr/>
	\$890,212 23 \$930,190 23 \$942,991 84
	<hr/> <hr/>
	942,991 84
Loans on pledge of securities, as authorized by chapter 639, Laws of 1892 .....	800 00
Banking house and lot, cost, \$79,048.78; book value, \$75,000; estimated present value.....	75,000 00
Other real estate, cost, \$4,761.01; book value, \$2,414.12; estimated present value .....	2,253 11
Cash on deposit in banks or trust companies.....	279,930 77
Cash on hand .....	48,866 92
Total of collectible interest.....	82,578 88
Amount of all other assets, viz.:	
Land contracts .....	\$1,655 00
Rents due and accrued .....	1,398 16
	<hr/>
	3,053 16
	<hr/> <hr/>
	\$2,855,459 08

LIABILITIES.

Amount due depositors, viz.:

Principal ..	\$2,522,726 10	
Interest credited or to be credited for the six months ending with December 31, 1897 .....	44,817 87	
		\$2,567,543 47
Surplus.....		287,915 56
		<u>\$3,855,459 08</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....		\$226,054 92
From depositors, not including interest credited.....		911,389 73
From interest on loans, deposits and investments.....		117,625 66
From rents from banking house.....		4,814 18
From mortgages.....		98,017 44
From redemption of stocks and bonds.....		71,087 41
From all other sources, viz.:		
Part payment on contract, Wart.....	\$70 00	
Part payment on contract, Saunders.....	100 00	
Insurance advanced, repaid.....	80 25	
		<u>200 25</u>
		<u>\$1,424,189 59</u>

PAYMENTS.

To depositors, including interest paid to them .....		\$807,344 81
From loans on bonds and mortgages .....		171,358 00
For stocks and bonds purchased, par value, \$89,950; cost, including premiums, commissions, etc.....		98,682 00
For interest (other than interest payments to depositors).....		825 23
For current expenses of the bank, viz.:		
For salaries.....	\$7,813 84	
For expenses of banking house or rent of banking rooms...	1,933 99	
For other expenses.....	2,430 46	
		<u>11,677 79</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		1,200 00
For repairs and other incidental expenses on real estate, except banking house .....		53 11
Other payments, viz.:		
Loss on foreclosure.....	\$3,981 09	
Insurance advanced .....	186 23	
Searches .....	37 82	
Errors, affect cash.....	104 00	
Recording deed.....	3 58	
Survey .....	120 18	
Insurance paid on mortgaged property.....	49 85	
Taxes paid .....	1 55	
Judgment .....	297 16	
Inter. st correction.....	20 00	
		<u>4,801 46</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day. ....		328,797 69
		<u>\$1,424,189 59</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	12,256
Number of accounts opened or reopened during the year 1897.....	1,937
Number of accounts closed during the year 1897 .....	1,412
Total number of deposits received during the year 1897.....	15,174
Total number of payments to depositors during the year 1897.....	11,852

Amount deposited during the year 1897, not including interest credited for that period.....	\$911,889 78
Amount withdrawn during the year 1897 .....	807,844 81
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$42,775 48
January, 1898 .....	44,817 87
Credited at other periods.....	10 58
Paid but not credited at other periods .....	4 00
	<hr/> 87,607 88
Average amount of each account January 1, 1898.....	209 49
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate. ....	4,675 59
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	8
Number of accounts exceeding \$3,000, upon the whole of which interest is paid .....	2
Total amount of such accounts.....	<hr/> \$8,793 00 <hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
8 and 4 per cent.

### 32. WATERTOWN SAVINGS BANK, WATERTOWN.

[17 Washington street; Incorporated 1893.]

W. W. TAGGART, President.

OSCAR P. HADCOCK, Treasurer.

#### TRUSTEES.

ALLEN C. BEACH,  
JOHN C. STREETER,  
GEORGE C. McMULLEN,  
SILAS L. GEORGE,  
AUGUSTUS GOODALE,  
ROSWELL P. FLOWER,

GEORGE H. BABCOCK,  
HIRAM F. INGLEHART,  
HENRY M. BALL,  
ALBERT BUSHNELL,  
CHARLES E. BROWN,  
ORRIN D. HILL,  
ANDREW C. CORNWALL,

JOHN P. DOUGLASS,  
GEORGE J. DRYDEN,  
WM. W. TAGGART,  
ISAAC L. HUNT,  
L. O. WOODRUFF,  
J. B. KIRKBRIDE.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages.....				\$89,620 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
Towns in this State .....	\$12,700 00	\$12,721 00	\$13,042 00	
Villages in this State .....	5 000 00	5,775 00	5,775 00	
School districts .....	13,000 00	13,800 00	13,860 00	
	<hr/> \$30,700 00	<hr/> \$32,296 00	<hr/> \$32,677 00	
				82,677 00
Cash on deposit in banks or trust companies.....				28,854 59
Cash on hand .....				1,208 93
Total of collectible interest.....				858 29
Amount of all other assets, viz.: Furniture and fixtures.....				425 88
				<hr/> \$147,644 19 <hr/>

#### LIABILITIES.

##### Amount due depositors, viz.:

Principal .....	\$144,090 85
Interest credited or to be credited for the six months ending with December 31, 1897.....	2,078 12
	<hr/> \$146,168 97
Surplus .....	1,535 73
	<hr/> \$147,644 19 <hr/>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$35,767 92
From depositors, not including interest credited.....	148,785 10
From interest on loans, deposits and investments.....	4,417 87
From rents from banking house.....	850 00
From mortgages .....	4,920 00
From redemption of stocks and bonds.....	500 00
From loans paid.....	750 00
	<hr/>
	\$190,490 89
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$52,009 84
For loans on bonds and mortgages.....	66,800 00
For stocks and bonds purchased, par value, \$22,600; cost, including premiums, commissions, etc.....	24,175 00
For interest (other than interest payments to depositors).....	192 97
For current expenses of the bank, viz.:	
For salaries.....	\$104 00
For expenses of banking house or rent of banking rooms.....	600 00
For other expenses.....	208 95
	<hr/>
	910 95
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	46,902 13
	<hr/>
	\$190,490 89
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	456
Number of accounts opened or reopened during the year 1897..	811
Number of accounts closed during the year 1897.....	100
Total number of deposits received during the year 1897.....	1,128
Total number of payments to depositors during the year 1897..	644
Amount deposited during the year 1897, not including interest credited for that period.....	\$148,785 10
Amount withdrawn during the year 1897.....	52,009 84
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$1,868 00
January, 1898 .....	2,078 12
Paid but not credited at other periods .....	160 56
	<hr/>
	3,606 68
Average amount of each account January 1, 1898 .....	320 41
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	3,000 00
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

KINGS COUNTY.

33. BREVOORT SAVINGS BANK, BROOKLYN.

[1192 Fulton street; incorporated 1890.]

FELIX CAMPBELL, President. JOHN W. EVANS, Secretary.

TRUSTEES.

JAMES O. CARPENTER,	HENRY I. HAYDEN,	CHARLES W. BETTS,
CHARLES COOPER,	THOMAS J. WASHBURN,	NELSON J. GATES,
FELIX CAMPBELL,	WALTER S. BREWSTER,	ALFRED J. POUCH,
THOMAS B. RUTAN,	LLEWELLYN A. WRAY,	DAVID H. VALENTINE,
JOHN D. SULLIVAN,	JOHN McNAMEE,	LOOMIS L. LANGDON,
FRED. W. CARRUTHERS,	HOWARD M. SMITH,	GRANVILLE W. HARMAN,
HENRY CARSON,	THOMAS MONOHAN,	JOHN W. EVANS,
ERNST NATHAN,		HENRY E. HUTCHINSON.

FINANCIAL.  
RESOURCES.

Bonds and mortgages .. .. .				\$380,450 00
Stock and bond investments, viz.:				
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
United States.....	\$10,000 00	\$11,570 12	\$12,200 00	
State of Maine .....	1,000 00	1,006 25	1,010 00	
Cities in other States.....	47,500 00	51,378 07	51,846 00	
Cities in this State .....	28,500 00	29 218 30	29,920 50	
Counties in this State .....	80,000 00	80,427 00	81,873 00	
Towns in this State.....	10,000 00	10,250 00	10,620 00	
Villages in this State .....	10,000 00	10,475 00	11,080 50	
	<u>\$137,000 00</u>	<u>\$144,324 74</u>	<u>\$148,050 00</u>	148,050 00
Other real estate, cost, \$8,909.65 ; book value, \$4,034.84 ; estimated present value.....				4,250 00
Cash on deposit in banks or trust companies.....				53,798 00
Cash on hand.....				2,483 38
Total of collectible interest .....				5,194 20
Amount of all other assets, viz.: Fixtures .....				1,774 50
				<u>\$595,949 36</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$592,524 21	
Interest credited or to be credited for the six months ending with December 31, 1897.....	10,249 47	
		\$592,773 68
Surplus .....		8,175 68
		<u>\$595,949 36</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$59,672 13
From depositors, not including interest credited.....	849,689 05
From interest on loans, deposits and investments .....	23,837 80
From rents from other real estate .....	300 00
From mortgages.....	9,724 10
From redemption of stocks and bonds.....	11,000 00
	<u>\$453,863 17</u>

PAYMENTS.

ors, including interest paid to them.....	\$289,812 85
on bonds and mortgages .....	103,500 00
s and bonds purchased, par value, \$40,000; cost,	
g premiums, commissions, etc.....	43,843 87
st (other than interest payments to depositors).....	888 52
it expenses of the bank, viz.:	
ries.....	\$1,872 00
nses of banking house or rent of banking rooms.....	660 00
r expenses .....	733 76
	8,265 76
estate acquired by foreclosure, or in settlement of	
ie the bank .....	3,909 65
on real estate, except banking house.....	182 04
s and other incidental expenses on real estate, except	
house. ....	66 55
ments, viz.:	
on property acquired.....	\$176 10
ent to trustees, with interest.....	2,487 66
	2,663 96
and and in banks or trust companies, December 31,	
er transactions of the day .....	56,280 47
	\$453,863 17

STATISTICAL INFORMATION.

f open accounts January 1, 1898.....	3,344
f accounts opened or reopened during the year 1897.	956
f accounts closed during the year 1897.....	600
ber of deposits received during the year 1897.....	8,087
ber of payments to depositors during the year 1897.	4,902
eposited during the year 1897, not including interest	
for that period.....	\$349,639 05
ithdrawn during the year 1897.....	289,812 85
f interest credited and paid for the year 1897, viz.:	
7 .....	\$8,599 87
, 1898 .....	10,249 47
at other periods .....	29 79
	18,878 63
mount of each account January 1, 1898 .....	174 27
nount due any one depositor January 1, 1898. except	
arising from judicial sales, including deposits made	
of a court of record, or of a surrogate .....	3,360 55
f accounts which exceeded \$3,000 at the last trial	
of depositors' ledgers .....	8

r cent. of dividends or interest to depositors during the year 1897,

34. BROOKLYN SAVINGS BANK, BROOKLYN.

[Corner Pierrepont and Clinton streets; incorporated 1827.]

SMITH, President. FELIX E. FLANDREAU, Cashier.

TRUSTEES.

D. WHITE,	LYMAN R. GREENE.	JOHN F. HALSTED.
SHELDON,	EDWARD H. KIDDER,	WILLIAM V. R. SMITH,
SMITH,	CROWELL HADDEN,	JAMES L. MORGAN, Jr.,
J. LOW,	EDWARD H. LITCHFIELD,	FRANK L. BABBOTT,
L. EDWARDS,	FRANK LYMAN,	CHARLES A. HOYT,
CHRISTENSEN,	EDWIN F. KNOWLTON,	JAMES H. BATES.
V. BRAMAN,	HENRY E. PIERREPONT,	FRANCIS L. FAMES,
BULKLEY,	DAVID G. LEGGET,	EDWARD MERRITT,
OGDEN,		HENRY F. NOYES.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$10,089,945 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States .....	\$7,500,000 00	\$8,463,295 58	\$8,655,000 00
District of Columbia.....	1,000,000 00	1,235,405 00	1,150,000 00
State of New Hampshire .....	14,500 00	14,500 00	16,240 00
State of Rhode Island .....	200,000 00	214,500 00	212,000 00
State of Missouri .....	200,000 00	200,750 00	203,000 00
State of Massachusetts .....	1,800,000 00	1,942,875 00	1,901,000 00
State of Kentucky.....	400,000 00	423,275 00	428,000 00
State of Maryland .....	200,000 00	209,875 00	202,000 00
State of Maine .....	100,000 00	105,340 00	100,000 00
Cities in other States .....	3,716,000 00	3,980,722 30	3,990,730 00
Cities in this State .....	6,472,500 00	6,822,502 58	7,031,975 00
Counties in this State .....	872,500 00	934,780 00	912,100 00
Towns in this State .....	68,000 00	68,277 50	71,400 00
	<u>\$22,643,500 00</u>	<u>\$24,726,097 96</u>	<u>\$24,973,445 00</u>
			<b>24,973,445 00</b>

Banking houses and lots, cost, \$783,986.10; book value,  
 \$500,000; estimated present value..... 500,000 00  
 Cash on deposit in banks or trust companies..... 1,592,505 03  
 Cash on hand.. 98,846 87  
 Total of collectible interest..... 405,889 56  
**\$37,660,081 46**

## LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$32,013,642 07
Interest credited or to be credited for the six months ending with December 31, 1897.....	528,134 49
	<u><b>\$32,541,776 56</b></u>
Surplus.....	<b>5,118,304 90</b>
	<u><b>\$37,660,081 46</b></u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	<b>\$1,942,889 01</b>
From depositors, not including interest credited.....	<b>8,402,133 95</b>
From interest on loans, deposits and investments .....	<b>1,346,066 08</b>
From rents from banking house... ..	<b>994 59</b>
From mortgages.....	<b>787,350 00</b>
From redemption of stocks and bonds.....	<b>439,500 00</b>
From stocks and bonds sold, par value, \$2,320,000; amount received therefor.....	<b>2,498,125 00</b>
From real estate sold .....	<b>4,850 00</b>
	<u><b>\$15,871,408 63</b></u>

## PAYMENTS.

To depositors, including interest paid to them .....	<b>\$7,648,219 83</b>
For loans on bonds and mortgages.....	<b>2,051,845 00</b>
For stocks and bonds purchased, par value, \$3,605,000; cost, including premiums, commissions, etc.....	<b>3,834,307 00</b>
For interest (other than interest payments to depositors) .....	<b>20,468 30</b>
For current expenses of the bank, viz.:	
For salaries .....	<b>\$54,794 50</b>
For expenses of banking house or rent of banking rooms.	<b>11,815 07</b>
For other expenses .....	<b>8,738 98</b>
	<u><b>75,378 00</b></u>

For real estate acquired by foreclosure, or in settlement of debts due the bank .....	\$487 50
Other payments, viz.: Exchange of bonds... ..	50,000 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day....	1,691,851 90
	<u>\$15,871,403 62</u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1898.. ..	57,421
Number of accounts opened or reopened during the year 1897..	9,409
Number of accounts closed during the year 1897....	8,091
Total number of deposits received during the year 1897 .....	75,859
Total number of payments to depositors during the year 1897..	70,878
Amount deposited during the year 1897, not including interest credited for that period. . . . .	\$8,402,133 95
Amount withdrawn during the year 1897.....	7,648,219 82
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$582,093 80
January, 1898.....	528,134 49
	<u>1,111,128 29</u>
Average amount of each account January 1, 1898 .....	566 72
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	6,704 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	24

Rate per cent. of dividends or interest to depositors during the year 1897,  $3\frac{1}{2}$  and 4 per cent.

## 35. THE BUSHWICK SAVINGS BANK, BROOKLYN.

[726 Grand street; Incorporated 1873.]

JOSEPH LIEBMANN, President.

JOHN DAVIES, Cashier.

## TRUSTEES.

JOSEPH LIEBMANN,  
JOHN L. NOSTRAND,  
RUFUS L. SCOTT,  
E. E. BUNCE,  
MOSES MAY,  
JOHN G. JENKINS,  
C. D. BURROWS, Jr.,

DANIEL CANTY,  
JOHN DAVIES,  
EDWARD BUSH,  
ANSEL L. FREEMAN,  
JOSEPH C. CABLE,  
HENRY SCHADE,

WILLIAM A. WELLS,  
GEORGE W. SCHAEDELE,  
JOHN H. SCHEIDT,  
GEORGE GOMER,  
FRANK JENKINS,  
WILLIAM S. WANDELL,  
CHARLES H. REYNOLDS.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages .....	\$787,550 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States .....	\$5,000 00	\$5,850 00	\$5,500 00
District of Columbia.....	15,000 00	16,803 50	15,225 00
State of California.....	10,000 00	10,750 00	10,375 00
State of Missouri.....	10,000 00	10,112 50	10,000 00
State of Kansas .....	1,000 00	1,011 32	1,000 00
State of Louisiana.....	80,000 00	29,800 00	80,000 00
State of Alabama.....	8,000 00	8,102 50	8,080 00
Cities in other States.....	61,000 00	64,170 00	63,650 00
Cities in this State .....	240,000 00	249,770 66	242,625 50
Counties in this State.....	28,000 00	28,070 00	28,000 00
Towns in this State.. ..	38,500 00	40,642 81	39,310 00
Villages in this State.....	15,000 00	16,655 60	15,602 50
	<u>\$402,100 00</u>	<u>\$481,238 89</u>	<u>\$469,368 00</u>

469,368 00

610671



Banking house and lot, cost, \$33,155.21; book value, \$30,000; estimated present value .....	\$30,000 00
Cash on deposit in banks or trust companies.....	77,528 08
Cash on hand .....	10,959 50
Total of collectible interest .....	10,814 97
Amount of all other assets, viz.: Furniture and fixtures account .....	4,400 00
	<u>\$1,840,120 55</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$1,272,949 61	
Interest credited or to be credited for the six months ending with December 31, 1897.....	21,556 24	
		\$1,294,505 85
Surplus .....		45,614 70
		<u>\$1,840,120 55</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$79,341 75
From depositors, not including interest credited.....	657,848 76
From interest on loans, deposits and investments .....	54,666 28
From rents from banking house.....	2,874 00
From mortgages.....	84,100 00
From redemption of stocks and bonds.....	29,800 00
From loans paid.....	7,000 00
From real estate sold .....	5,200 00
	<u>\$870,830 79</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$498,904 21
For loans on bonds and mortgages .....	144,000 00
For loans on pledge of securities .....	7,000 00
For stocks and bonds purchased, par value, \$94,000; cost, including premiums, commissions, etc.....	97,644 20
For interest (other than interest payments to depositors) .....	895 28
For current expenses of the bank, viz.:	
For salaries.....	\$4,177 00
For expenses of banking house or rent of banking rooms.....	900 00
For other expenses .....	980 86
	<u>6,056 86</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	5,016 50
Other payments, viz.:	
Expenses of banking house (rental).....	\$2,316 56
Purchase of bank building.....	25,000 00
	<u>\$7,316 56</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	88,487 28
	<u>\$870,830 79</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	4,511
Number of accounts opened or reopened during the year 1897.....	1,243
Number of accounts closed during the year 1897.....	693
Total number of deposits received during the year 1897.....	9,061

umber of payments to depositors during the year 1897.	6,699
leposited during the year 1897, not including interest	
l for that period.....	\$657,848 76
withdrawn during the year 1897....	498,904 21
of interest credited and paid for the year 1897, viz.:	
97 ..	\$19,353 88
y, 1898.....	21,556 24
	40,910 12
amount of each account January 1, 1898.....	286 96
mount due any one depositor January 1, 1898, except	
s arising from judicial sales, including deposits made	
er of a court of record, or of a surrogate.....	8,697 97
of accounts which exceeded \$3,000 at the last trial	
e of depositors' ledgers....	8

er cent. of dividends or interest to depositors during the year 1897,  
it. on sums of \$1,000 or under, and 3 per cent. on excess to \$3,000.

THE CITY SAVINGS BANK OF BROOKLYN, BROOKLYN.

[Corner Fourth and Flatbush avenues; Incorporated 1886.]

RUSHMORE, President. FREDERICK H. WEBSTER, Treasurer.

TRUSTEES.

ICK O. AFFELD,	W. S. SILLCOCKS,	WILLIAM H. HAZZARD,
G. BLACKFORD,	FREDERICK H. WEBSTER,	EDW. A. CRUIKSHANK,
. DETTMER,	JOHN DELMAR,	JOHN B. SUMMERFIELD,
) S. STEWART,	REUBEN LELAND,	WM. E. PHILIPS,
3 E. TEALE,	THEOPHILUS OLENA,	WM. A. AVIS,
1 HARKNESS,	DAVID R. MORSE,	ISAAC HARRIS,
RUSHMORE,	NATHAN T. SPRAGUE,	FRANK SQUIER.
	WILLIAM WILSON,	

FINANCIAL.  
RESOURCES.

nd mortgages.....				\$418,750 00
and bond investments, viz.:				
and bonds.	Par value.	Actual cost.	Estimated market value.	
ther States .....	\$4,000 00	\$4,000 00	\$4,280 00	
his State .....	80,000 00	83,840 00	85,258 08	
his State.....	67,000 00	67,843 85	69,596 05	
n this State .....	56,700 00	57,749 60	61,373 60	
stricts. ....	20,200 00	20,200 00	32,155 82	
	\$186,900 00	\$192,672 95	\$202,663 53	
				202,663 53
deposit in banks or trust companies.....				70,809 69
hand.....				1,572 40
collectible interest.....				6,785 28
				\$695,080 89

LIABILITIES.

t due depositors, viz.:	
lpal....	\$664,513 46
st credited or to be credited for the six months	
ing with December 31, 1897.....	11,615 69
	\$676,129 15
	18,951 74
	\$695,080 89

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$67,781 78
From depositors, not including interest credited.....	847,086 69
From interest on loans, deposits and investments.....	28,701 51
From mortgages.....	15,400 00
From redemption of stocks and bonds.....	40,597 00
	<hr/>
	\$499,566 98
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$288,119 54
For loans on bonds and mortgages.....	74,800 00
For stocks and bonds purchased, par value, \$56,000; cost, including premiums, commissions, etc.....	56,000 00
For interest (other than interest payments to depositors).....	198 76
For current expenses of the bank, viz.:	
For salaries .....	\$3,495 28
For expenses of banking house or rent of banking rooms.....	1,200 00
For other expenses.....	618 81
	<hr/>
	5,809 09
Other payments, viz.: Premiums on bonds purchased....	8,757 50
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	71,882 09
	<hr/>
	\$499,566 98
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,896
Number of accounts opened or reopened during the year 1897.....	915
Number of accounts closed during the year 1897.....	701
Total number of deposits received during the year 1897.....	7,173
Total number of payments to depositors during the year 1897.....	5,211
Amount deposited during the year 1897, not including interest credited for that period.....	\$847,086 69
Amount withdrawn during the year 1897.....	288,119 54
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$10,602 15
January, 1898 .....	11,615 69
	<hr/>
	22,217 84
Average amount of each account January 1, 1898.....	199 09
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	7,275 81
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	9
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
 4 per cent.

37. THE DIME SAVINGS BANK, BROOKLYN.

[Court and Remsen streets; incorporated 1859.]

B. H. HUNTINGTON, President.

J. LAWRENCE MARCELLUS, Secretary.

TRUSTEES.

ALANSON TRASK,  
JOHN W. HUNTER,  
GEORGE W. BERGEN,  
A. H. W. VAN SICLEN,  
J. LAWRENCE MARCELLUS,  
BENJ. H. HUNTINGTON,

JAMES E. DEAN,  
GEORGE W. SOUTHARD,  
JOHN TRUSLOW,  
JACOB COLE,  
DANIEL F. FERNALD,  
WILLIAM H. WALLACE,  
JOHN E. LEECH,

GEORGE W. CHAUNCEY,  
DAVID W. LEWIS,  
CORNELIUS N. HOAGLAND,  
WILLIAM C. WALLACE,  
ALBERT B. CHANDLER,  
EDWARD H. KELLOGG.

FINANCIAL.

RESOURCES.

Bonds and mortgages. ....

Stock and bond investments, viz.:

\$10,961,172 00

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States . . . . .	\$1,500,000 00	\$1,508,362 50	\$1,695,000 00	
State of Connecticut . . . . .	500,000 00	505,000 00	500,000 00	
State of Missouri . . . . .	600,000 00	612,958 74	600,000 00	
State of Ohio . . . . .	150,000 00	155,880 00	155,625 00	
State of Kansas . . . . .	1,435 90	1,435 90	1,435 90	
Cities in other States . . . . .	755 800 00	791 259 70	807,971 46	
Cities in this State . . . . .	8,274,000 00	8,362,405 89	8,446,137 40	
Counties in this State . . . . .	1,770,000 00	1,841,227 50	1,953,457 50	
Towns in this State . . . . .	868,000 00	885 050 15	991,761 70	
Villages in this State . . . . .	137,000 00	144,690 60	148,278 50	
	<u>\$9,556,235 90</u>	<u>\$9,808,270 98</u>	<u>\$10,299,667 46</u>	10,299,667 46
Banking house and lot, cost, \$285,000; book value, \$250,000; estimated present value. . . . .				250,000 00
Other real estate, cost, \$176,598.84; book value, \$176,598.84; estimated present value. . . . .				176,598 84
Cash on deposit in banks or trust companies. . . . .				1,685,881 87
Cash on hand . . . . .				223,169 25
Total of collectible interest . . . . .				250,642 24
				<u>\$23,847,081 16</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal . . . . .	\$21,553,677 20
Interest credited or to be credited for the six months ending with December 31, 1897. . . . .	402,763 27
	<u>\$21,956,440 47</u>
Surplus . . . . .	1,890,640 69
	<u>\$23,847,081 16</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day. . . . .	\$1,465,939 39
From depositors, not including interest credited. . . . .	5,679,460 64
From interest on loans, deposits and investments. . . . .	819,059 09
From rents from banking house. . . . .	1,551 85
From rents from other real estate. . . . .	1,998 85
From mortgages. . . . .	729,750 00
From redemption of stocks and bonds. . . . .	809,317 95
From real estate sold. . . . .	10,485 00

From all other sources, viz :

Taxes advanced on bonds and mortgages, repaid.....	\$308 26	
Insurance advanced on bonds and mortgages, repaid.....	928 80	
Appraisal fees.....	50 00	
		<u>\$1,287 06</u>
		<u>\$9,018,749 33</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$5,163,118 18
For loans on bonds and mortgages.....	1,226,500 00
For stocks and bonds purchased, par value, \$565,800; cost, including premiums, commissions, etc.....	590,202 70
For interest (other than interest payments to depositors).....	5,675 35
For current expenses of the bank, viz.:	
For salaries .....	\$42,762 53
For expenses of banking house or rent of banking rooms.....	4,489 99
For other expenses .....	13,450 61
	<u>60,708 13</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	52,159 73
For taxes on real estate, except banking house.....	4,820 40
For repairs and other incidental expenses on real estate, except banking house .....	720 14
Other payments, viz.:	
Profit and loss, other real estate .....	\$3,185 00
Commission and sale of same .....	73 00
Protest fees and legal services.....	617 82
Banking Department examination .....	810 00
Short cash .....	204 59
Insurance bond and mortgage .....	928 80
Annual dues, Savings Bank Association.....	50 00
Banking Department, dormant account.....	70 22
Banking Department, draft .....	404 36
Insurance bond and mortgage .....	4 80
	<u>6,348 59</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,909,001 12
	<u>\$9,018,749 33</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	55,938
Number of accounts opened or reopened during the year 1897.....	8,656
Number of accounts closed during the year 1897.....	7,985
Total number of deposits received during the year 1897.....	74,824
Total number of payments to depositors during the year 1897.....	62,854
Amount deposited during the year 1897, not including interest credited for that period .....	\$5,679,460 64
Amount withdrawn during the year 1897 .....	5,163,118 18
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$389,258 34
January, 1898.....	402,763 27
	<u>792,021 61</u>
Average amount of each account January 1, 1898 .....	892 51
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate... ..	4,644 31
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers ..	39
Number of accounts exceeding \$3,000, upon the whole of which interest is paid ..	4
Total amount of such accounts .....	<u>\$18,856 51</u>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

38. THE DIME SAVINGS BANK OF WILLIAMSBURGH,  
BROOKLYN.

[52 Broadway; incorporated 1864.]

JOHN MOLLENHAUER, President.

HENRY GECKLER, Secretary.

TRUSTEES.

ROBERT THOMAS,  
COULSON SHEPHERD,  
G. I. TOTTEN,  
GEORGE NICHOLS,  
ISAAC HICKS,

JOHN MOLLENHAUER,  
W. P. STURGIS,  
JAMES BOUGHTON,  
HENRY J. VOGEL,  
ELIJAH CABLE,

JOSEPH APPLGATE,  
JACOB F. HEALEY,  
HENRY GECKLER,  
ROBERT B. FERGUSON,  
AUGUSTUS WENZEL.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$1,889,200 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$100,000 00	\$113,659 19	\$114,125 00	
Cities in this State.....	509,100 00	625,758 82	562,003 27	
Counties in this State.....	90,000 00	97,391 00	98,582 00	
Towns in this State.....	80,900 00	28,273 50	83,878 76	
	<u>\$730,000 00</u>	<u>\$865,082 51</u>	<u>\$808,589 03</u>	808,589 08
Banking house and lot, cost, \$90,571.57; book value, \$65,000; estimated present value .....				65,000 00
Cash on deposit in banks or trust companies.....				816,532 42
Cash on hand .....				17,962 84
Total of collectible interest.....				21,210 27
				<u>\$3,068,494 06</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$2,780,990 83	
Interest credited or to be credited for the six months ending with December 31, 1897.....	51,412 86	
	<u>\$2,841,403 19</u>	
Surplus .....		227,090 87
		<u>\$3,068,494 06</u>

CASH TRANSACTIONS DURING THE YEAR 1897.  
RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$220,625 83
From depositors, not including interest credited.....	1,278,174 57
From interest on loans, deposits and investments.....	125,583 91
From rents from banking house.....	365 00
From mortgages.....	100,420 00
From redemption of stocks and bonds.....	58,000 00
From all other sources, viz.: Cash over and satisfaction of mortgages... ..	119 56
	<u>\$1,783,288 87</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$862,420 61
For loans on bonds and mortgages .....	409,100 00
For stocks and bonds purchased, par value, \$156,000; cost, including premiums, commissions, etc .....	162,916 00
For interest (other than interest payments to depositors).....	884 12

For current expenses of the bank, viz.:

For salaries .....	\$10,560 00	
For expenses of banking house or rent of banking rooms..	1,810 89	
For other expenses.....	1,101 99	
		\$18,472 88
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		884,494 76
		<u>\$1,783,288 37</u>

STATISTIOAL INFORMATION.

Number of open accounts January 1, 1898.....	7,931
Number of accounts opened or reopened during the year 1897.....	2,020
Number of accounts closed during the year 1897.....	1,909
Total number of deposits received during the year 1897 .....	14,572
Total number of payments to depositors during the year 1897..	9,008
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,278,174 57
Amount withdrawn during the year 1897.....	862,420 61
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$45,540 04
January, 1898 .....	51,412 86
	<u>96,952 90</u>
Average amount of each account January 1, 1898 .....	858 26
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,815 71
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	52

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent. on \$5 to \$3,000.

39. EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[643 Myrtle avenue; Incorporated 1860.]

DARWIN R. JAMES, President. EUGENE F. BARNES, Treasurer.

TRUSTEES.

DARWIN R. JAMES,	CHARLES K. WALLACE,	WILLIAM A. GRAHAM,
CHARLES A. PECK,	DANIEL A. ELDREDGE,	CHARLES T. GEYER,
THOMAS J. ATKINS,	R. J. OWENS,	JAMES N. BROWN,
EUGENE F. BARNES,	LESTER W. BEASLEY,	JOHN H. ROWLAND,
JOHN H. IRELAND,	JOHN W. JAMES,	HENRY E. NESMITH, Jr.
	ALEX. HUTCHINS,	

FINANCLAL.  
RESOURCES.

Bonds and mortgages.....			\$1,846,100 00
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$150,000 00	\$169,892 20	\$172,500 00
State of Indiana.....	50,000 00	51,250 00	50,000 00
Cities in other States.....	200,000 00	210,837 50	215,775 00
Cities in this State .....	285,000 00	305,418 75	329,525 00
Counties in this State.....	237,000 00	250,192 50	249,000 00
Towns in this State.....	78,000 00	80,132 90	85,800 00
Villages in this State.....	27,000 00	29,257 50	27,900 00
School districts.....	18,500 00	21,216 95	20,777 50
	<u>\$1,045,500 00</u>	<u>\$1,118,198 30</u>	<u>\$1,151,277 50</u>
			1,151 277 50

# KINGS COUNTY.

107

Banking house and lot, cost, \$48,741.60; book value, \$48,741.60; estimated present value.....	\$25,000 00
Cash on deposit in banks or trust companies .....	195,882 00
Cash on hand .....	40,009 80
Total of collectible interest.....	22,474 04
	<hr/>
	\$2,780,742 84
	<hr/>

## LIABILITIES.

### Amount due depositors, viz.:

Principal .....	\$2,488,239 79	
Interest credited or to be credited for the six months ending with December 31, 1897....	89,773 49	
	<hr/>	\$2,528,018 28
Surplus .....		252,729 56
		<hr/>
		\$2,780,742 84
		<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1897.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$190,970 22
From depositors, not including interest credited .....	884,283 68
From interest on loans, deposits and investments.....	110,593 17
From rents from banking house.....	456 00
From mortgages.....	57,550 00
From redemption of stocks and bonds.....	4,500 00
From stocks and bonds sold, par value, \$50,000; amount received therefor .....	64,520 00
	<hr/>
	\$1,312,873 07
	<hr/>

### PAYMENTS.

To depositors, including interest paid to them .....	\$862,930 58
For loans on bonds and mortgages.....	89,000 00
For stocks and bonds purchased, par value, \$100,000; cost, including premiums, commissions, etc..	108,968 75
For interest (other than interest payments to depositors).....	968 96
For current expenses of the bank, viz.:	
For salaries .....	\$10,390 00
For expenses of banking house or rent of banking rooms.	1,333 41
For other expenses.....	8,390 07
	<hr/>
	15,113 48
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day. .	235,891 80
	<hr/>
	\$1,312,873 07
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	9,879
Number of accounts opened or reopened during the year 1897.	1,981
Number of accounts closed during the year 1897 .....	1,638
Total number of deposits received during the year 1897.....	18,234
Total number of payments to depositors during the year 1897.	15,164
Amount deposited during the year 1897, not including interest credited for that period.....	\$884,283 68
Amount withdrawn during the year 1897.....	862,930 58
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$43,856 11
January, 1898 .....	89,773 49
Credited at other periods.....	2 18
	<hr/>
	83,631 76



Average amount of each account January 1, 1898 .....	\$265 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,874 58
Number of accounts which exceeded \$8,000 at the last trial balance of depositors' ledgers .....	85

Rate per cent. of dividends or interest to depositors during the year 1897, 3½ and 4 per cent.

40. EASTERN DISTRICT SAVINGS BANK OF THE CITY OF BROOKLYN.

[1032 Gates avenue ; incorporated 1895.]

LEWIS E. MEEKER, President. WILLIAM A. LOCKE, Cashier.

TRUSTEES.

LEWIS E. MEEKER, CHAS. L. SICARDI, PETER J. EPPIG, GEO. E. MOULTON,	J. PARKER SLOAN, HENRY L. GAUS, HENRY VOLLWEILER, HOMER L. BARTLETT,	CHAS. J. EDWARDS, CHAS. JACOB, EUGENE M. HENDRICKSON, JOHN M. MOSER.
--	---	---

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$76,650 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
State of Florida.....	\$1,900 00
State of Louisiana.....	5,000 00
Cities in other States.....	15,500 00
Cities in this State.....	3,000 00
Towns in this State.....	2,600 00
	\$28,000 00
	\$30,972 89
	\$30,972 89
Cash on deposit in banks or trust companies.....	90,972 89
Cash on hand.....	12,775 70
Total of collectible interest.....	912 80
	1,218 70
	\$122,529 59

LIABILITIES.

Amount due depositors, viz.:	
Principal ....	\$119,542 17
Interest credited or to be credited for the six months ending with December 31, 1897.....	1,768 72
	\$121,310 89
Surplus.....	1,218 70
	\$122,529 59

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$11,421 49
From depositors, not including interest credited.....	140,824 67
From interest on loans, deposits and investments.....	8,460 86
From mortgages.....	1,800 00
From redemption of stocks and bonds.....	10,000 00
	\$167,006 59

## PAYMENTS.

To depositors, including interest paid to them.....	\$70,679 27
For loans on bonds and mortgages.....	58,800 00
For stocks and bonds purchased, par value, \$25,400; cost, including premiums, commissions, etc. ....	28,400 65
For interest (other than interest payments to depositors).....	54 59
For current expenses of the bank, viz.: For other expenses....	888 51
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	13,688 50
	<hr/>
	\$167,006 52
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,488
Number of accounts opened or reopened during the year 1897.....	1,118
Number of accounts closed during the year 1897.....	818
Total number of deposits received during the year 1897.....	4,695
Total number of payments to depositors during the year 1897.....	2,046
Amount deposited during the year 1897, not including interest credited for that period.....	\$140,324 67
Amount withdrawn during the year 1897.....	70,679 27
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$1,145 50
January, 1898.....	1,768 72
	<hr/>
	2,914 22
Average amount of each account January 1, 1898.....	81 52
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	1,744 27
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

## 41. EAST NEW YORK SAVINGS BANK, BROOKLYN.

[2644 Atlantic avenue; Incorporated 1868.]

FREDERICK MIDDENDORF, President.

JOHN M. LINZ, Treasurer.

## TRUSTEES.

FRED. MIDDENDORF,  
FRANK L. CAMM,  
RUDOLPH REIMER,  
FRANK C. LANG,  
C. W. COLYER,

GEORGE W. PALMER,  
A. A. WEMMELL,  
DAVID HOPKINS,  
FRED. D. HART,

CHARLES H. WADSWORTH,  
JOHN W. EARL,  
LOUIS A. TRANBERG,  
BERNARD CORRIGAN,  
JOHN W. NILES.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$445,100 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
Cities in this State.....	\$182,800 00
Towns in this State.....	94,600 00
Villages in this State.....	104,000 00
	<hr/>
	\$380,900 00
	<hr/>
	408,679 00
Banking house and lot, cost, \$25,284.70; book value, \$25,284.70; estimated present value.....	24,000 00
Other real estate, cost, \$18,917.41; book value, \$18,917.41; estimated present value.....	18,500 00

Cash on deposit in banks or trust companies.....	\$108,724 40
Cash on hand .....	8,878 80
Total of collectible interest.....	12,820 58
	<hr/>
	\$1,010,497 28
	<hr/>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$901,988 17
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898.....	7,750 00
Surplus.....	100,759 11
	<hr/>
	\$1,010,497 28
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day....	\$66,618 61
From depositors, not including interest credited.....	860,008 80
From interest on loans, deposits and investments .....	46,295 70
From rents from banking house .....	934 00
From rents from other real estate.....	1,008 08
From mortgages. ....	47,000 00
	<hr/>
	\$521,849 69
	<hr/>

PAYMENTS.

To depositors, including interest paid to them .....	\$380,742 64
For loans on bonds and mortgages ....	27,600 00
For stocks and bonds purchased, par value, \$40,000; cost, including premiums, commissions, etc.....	40,764 00
For interest (other than interest payments to depositors) .....	560 00
For current expenses of the bank, viz.:	
For salaries.....	\$4,565 00
For expenses of banking house or rent of banking rooms.	523 61
For other expenses .....	564 44
	<hr/>
	5,653 05
For real estate acquired by foreclosure, or in settlement of debts due the bank ....	6,750 00
For taxes on real estate, except banking house .....	551 90
For repairs and other incidental expenses on real estate, except banking house .....	414 63
Other payments, miscellaneous .....	1,815 78
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day...	106,997 70
	<hr/>
	\$521,849 69
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,906
Number of accounts opened or reopened during the year 1897.	833
Number of accounts closed during the year 1897.....	689
Total number of deposits received during the year 1897.....	6,828
Total number of payments to depositors during the year 1897.	5,165
Amount deposited during the year 1897, not including interest credited for that period.....	\$860,008 80
Amount withdrawn during the year 1897 .....	880,742 64
Amount of interest credited and paid for the year 1897, viz.:	
April 1, 1897 .....	\$14,870 37
October 1, 1897.....	14,000 47
	<hr/>
	28,970 84

Average amount of each account January 1, 1898.....	\$280 92
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	4,904 40
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	9

Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 4 per cent.

42. GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN.

[375-379 Fulton street; incorporated 1867.]

F. A. SCHROEDER, President. F. KOCH, Secretary.

TRUSTEES.

F. A. SCHROEDER, J. LEHREN KRAUSS, E. L. GRAEF, P. H. REPPENHAGEN, AUG. KURTH, W. D. VEEDER,	CHARLES A. SCHIEREN, AUG. JAHN, C. P. EISENACH, F. LINS, JOHN W. RASCH,	CHRIS. FRIEDMANN, JOSEPH C. HACKER, H. WERNER, P. J. KORNDER, J. F. HILDEBRAND, G. A. JAHN.
---	---	--

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$1,427,310 00
Stock and bond investments, viz :	

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
State of Tennessee.....	\$50,000 00	\$43,500 00	\$46,000 00
State of Louisiana .....	75,000 00	75,375 00	76,500 00
Cities in other States .....	81,000 00	81,790 50	81,370 00
Cities in this State .....	421,511 28	444,829 42	435,183 93
Counties in this State.....	192,500 00	207,726 25	208,100 00
Towns in this State .....	149,923 00	158,853 15	163,288 20
Villages in this State.....	884,000 00	870,907 00	879,450 00
School districts.....	184,750 00	196,763 96	198,224 50
	\$1,438,684 28	\$1,529,645 28	\$1,538,066 63

Banking house and lot, cost, \$250,000; book value, \$245,000; estimated present value.....	245,000 00
Other real estate, cost, \$10,622.24; book value, \$10,622.24; estimated present value .....	10,622 24
Cash on deposit in banks or trust companies.....	189,044 82
Cash on hand .....	8,210 19
Total of collectible interest.....	82,716 94
Amount of all other assets, viz.:	

Rent accrued on bank building and real estate.....	\$808 00
Insurance prepaid .....	1,029 00
	1,832 00

\$3,402,802 82

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$3,091,578 94
Interest credited or to be credited for the six months ending with December 31, 1897 .....	54,891 99
	\$3,146,470 93
Surplus .....	256,331 89
	\$3,402,802 82

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$148,458 13
From depositors, not including interest credited .....	1,064,591 89
From interest on loans, deposits and investments.....	134,421 82
From rents from banking house.....	24,181 69
From rents from other real estate.....	682 00
From mortgages.....	90,950 00
From redemption of stocks and bonds.....	228,480 82
From loans paid .....	63,000 00
From all other sources, viz.:	
Referee fees returned .....	\$109 42
Mortgage fees returned.....	32 00
Error in dividend .....	6 08
Premium repaid.....	85 00
	<u>232 48</u>
	<u>\$1,749,998 33</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$965,236 20
For loans on bonds and mortgages.....	82,100 00
For stocks and bonds purchased, par value, \$473,000; cost, including premiums, commissions etc.....	517,091 03
For interest (other than interest payments to depositors) .....	5,022 83
For current expenses of the bank, viz.:	
For salaries.....	\$9,580 00
For expenses of banking house or rent of banking rooms.	14,555 48
For other expenses .....	8,224 56
	<u>32,360 04</u>
For taxes on real estate, except banking house.....	246 12
For repairs and other incidental expenses on real estate, except banking house.....	287 10
Other payments, viz.:	
Improvements on real estate.....	\$390 50
Short in cash.....	10 00
	<u>400 50</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	147,255 01
	<u>\$1,749,998 33</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	9,319
Number of accounts opened or reopened during the year 1897.	1,640
Number of accounts closed during the year 1897.....	1,186
Total number of deposits received during the year 1897.....	12,140
Total number of payments to depositors during the year 1897.	9,143
Amount deposited during the year 1897, not including interest credited for that period .....	\$1,064,591 89
Amount withdrawn during the year 1897.....	965,236 20
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$52,107 87
January, 1898.....	54,891 99
	<u>106,999 86</u>
Average amount of each account January 1, 1898.....	837 86
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	3,873 90
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	81

*Rate per cent. of dividends or interest to depositors during the year 1897,  
8 and 4 per cent.*

**43. THE GERMAN SAVINGS BANK OF BROOKLYN.**

[Broadway and Boerum streets; incorporated 1868.]

CHARLES NAEHER, President.

G. S. BISHOP, Cashier.

**TRUSTEES.**CHARLES NAEHER,  
LIAM DICK,  
GEORGE S. BISHOP,  
JAMIN W. WILSON,  
N H. SCHUMANN,HENRY E. ROEHR,  
JOHN L. GAUS,  
FREDERICK ROEMMELE,  
LOUIS B. SCHULER,H. S. HOLLINGSWORTH,  
THEOBALD ENGELHARDT,  
GEORGE H. FISCHER,  
WILLIAM ZECHIEL,  
J. ADOLPH MOLLENHAUER.**FINANCIAL.****RESOURCES.**

Real estate and mortgages..... \$1,862,000 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States .....	\$58,000 00	\$64,525 50	\$62,240 00
District of Columbia .....	100,000 00	116,504 92	116,000 00
Bonds in other States .....	107,400 00	116,742 25	115,978 00
Bonds in this State .....	1,878,000 00	1,460,007 85	1,475,957 50
Stocks in this State .....	282,000 00	273,272 45	298,850 00
	<u>\$1,920,400 00</u>	<u>\$2,056,052 97</u>	<u>\$2,068,528 50</u>
			2,068,528 50

Banking house and lot, cost, \$97,000; book value, \$60,000; estimated present value.....	60,000 00
Balance on deposit in banks or trust companies.....	842,000 00
Balance on hand .....	41,561 89
Balance of collectible interest.....	85,728 40
Amount of all other assets: Rents accrued.....	229 16
	<u>\$4,410,087 95</u>

**LIABILITIES.**

Amount due depositors, viz.: Principal.....	\$4,050,284 34
Other liabilities, viz.: Interest accrued on deposits from October 1, 1897, to January 1, 1898.....	84,022 88
plus. ....	825,781 23
	<u>\$4,410,087 95</u>

**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Balance on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$888,896 14
From depositors, not including interest credited.....	1,689,906 75
From interest on loans, deposits and investments.....	171,844 88
From rents from banking house.....	2,286 25
From mortgages.....	180,425 00
From redemption of stocks and bonds.....	50,500 00
	<u>\$2,883,858 52</u>

**PAYMENTS.**

Payments to depositors, including interest paid to them.....	\$1,482,280 62
Payments on loans on bonds and mortgages.....	161,400 00
Payments for stocks and bonds purchased, par value, \$808,500; cost, including premiums, commissions, etc.....	885,558 70
Payments of interest (other than interest payments to depositors).....	2,822 89

For current expenses of the bank, viz.:

For salaries .....	\$12,840 00	
For expenses of banking house or rent of banking rooms.	2,206 58	
For other expenses.....	3,185 08	
		\$18,231 66
For taxes on real estate, except banking house.....		52 66
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		383,561 89
		\$2,383,355 52

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	15,735
Number of accounts opened or reopened during the year 1897.	3,163
Number of accounts closed during the year 1897.....	2,433
Total number of deposits received during the year 1897.....	24,190
Total number of payments to depositors during the year 1897.	18,004
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,689,906 75
Amount withdrawn during the year 1897.....	1,482,230 62
Amount of interest credited and paid for the year 1897, viz.:	
April 1, 1897 .....	\$65,204 44
October 1, 1897.....	68,453 62
	133,748 06
Average amount of each account January 1, 1898.....	257 40
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate. ....	4,001 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	41

Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 4 per cent.

44. THE GREATER NEW YORK SAVINGS BANK, BROOKLYN.

[173 Seventh avenue; incorporated 1897.]

CHAS. J. OBERMAYER, President. HARRY GRATTAN, Secretary.

TRUSTEES.

CHARLES J. OBERMAYER,	CHANNING STERBINS,	HARRY GRATTAN,
VAN MATER STILWELL,	CHARLES OBERMAYER,	W. F. VANDEN HOUTEN,
WM. J. KAISER,	EVERITT HASBROUCK,	EDWARD J. MÜLLER,
THOMAS MURPHY,	CHARLES RUSTON,	ALLEN BOWIE,
LYNN H. SHANKS,	LOUIS L. JONES,	W. J. MAXWELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$10,500 00
Cash on deposit in banks or trust companies..	6,288 83
Cash on hand .....	476 54
Total of collectible interest .....	90 00
	\$17,355 41

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$17,000 70
Interest credited or to be credited for the six months ending with December 31. 1897 .....	143 74
	\$17,204 44
Surplus .....	150 97
	\$17,355 41

SH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

ors, not including interest credited.....	\$26,537 94
on loans, deposits and investments.....	204 71
	<u>\$26,742 65</u>

PAYMENTS.

, including interest paid to them.....	\$9,477 24
bonds and mortgages .....	10,500 00
l and in banks or trust companies, December 31, transactions of the day.....	6,765 41
	<u>\$26,742 65</u>

STATISTICAL INFORMATION.

pen accounts January 1, 1898.....	183
ccounts opened or reopened during the year 1897.....	222
ccounts closed during the year 1897.....	89
r of deposits received during the year 1897 .....	577
r of payments to depositors during the year 1897.....	200
osited during the year 1897, not including interest r that period.....	\$26,537 94
idrawn during the year 1897.....	9,477 24
interest credited and paid for the year 1897, viz.: 898 .....	148 74
ount of each account January 1, 1898.....	93 23
unt due any one depositor January 1, 1898, except ising from judicial sales, including deposits made f a court of record, or of a surrogate .....	2,750 00

ent. of dividends or interest to depositors during the year 1897,

THE GREENPOINT SAVINGS BANK, BROOKLYN.

[305 Manhattan avenue; Incorporated 1868.]

RRY, President. R. J. WHITTEMORE, Secretary.

TRUSTEES.

RRY,	CLAUS OLANDT,	NICKOLAS DROGE,
WHITTEMORE,	MARVIN BRIGGS,	PETER BURDEN,
TER,	E. A. WALKER,	HENRY DUCKER.
	ADRIAN MESEROLE,	

FINANCIAL.

RESOURCES.

ortgages.....	\$1,486,465 80
bond investments, viz.:	

l bonds.	Par value	Actual cost.	Estimated market value	
.....	\$50,000 00	\$56,002 50	\$55,500 00	
s. ....	30,000 00	40,350 00	30,600 00	
tate .....	817,771 48	897,606 04	888,437 00	
s State.....	200,000 00	216,484 68	218,200 00	
itate. ....	103,500 00	109,150 95	106,790 00	
State.....	124,000 00	132,308 00	132,120 00	
	<u>\$1,325,271 48</u>	<u>\$1,451,971 17</u>	<u>\$1,431,647 00</u>	1,431,647 00



Loans on pledge of securities, as authorized by chapter 689, Laws of 1892 .....	\$50,000 00
Banking house and lot, cost, \$54,196.40; book value, \$54,196.40; estimated present value .....	50,000 00
Other real estate, cost, \$5,657.79; book value, \$5,657.79; esti- mated present value .....	5,657 79
Cash on deposit in banks or trust companies.....	127,811 48
Cash on hand .....	17,628 48
Total of collectible interest.....	32,149 03
	<hr/>
	\$3,201,859 58
	<hr/>

## LIABILITIES.

## Amount due depositors, viz.:

Principal ..	\$2,731,981 97	
Interest credited or to be credited for the six months end- ing with December 31, 1897.....	48,112 86	
	<hr/>	\$2,780,094 83
Surplus .....		421,264 70
		<hr/>
		\$3,201,859 53
		<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$187,417 02
From depositors, not including interest credited .....	955,847 12
From interest on loans, deposits and investments .....	143,876 28
From rents from banking house.....	993 00
From rents from other real estate .....	328 82
From mortgages.....	72,750 00
From redemption of stocks and bonds .....	39,957 16
	<hr/>
	\$1,851,169 41
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$967,387 58
For loans on bonds and mortgages.....	93,200 00
For stocks and bonds purchased, par value, \$112,500; cost, including premiums, commissions, etc.....	123,240 87
For interest (other than interest payments to depositors). ....	693 12
For current expenses of the bank, viz.:	
For salaries .....	\$18,950 00
For expenses of banking house or rent of banking rooms.	880 49
For other expenses .....	1,078 79
	<hr/>
	20,909 28
For taxes on real estate, except banking house.....	278 81
For repairs and other incidental expenses on real estate, except banking house.....	20 22
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	145,439 91
	<hr/>
	\$1,851,169 41
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	9,173
Number of accounts opened or reopened during the year 1897.	1,581
Number of accounts closed during the year 1897 .....	1,573
Total number of deposits received during the year 1897 .....	16,598
Total number of payments to depositors during the year 1897.	12,800
Amount deposited during the year 1897, not including interest credited for that period.....	\$955,847 12
Amount withdrawn during the year 1897.....	967,387 58

Amount of interest credited and paid for the year 1897, viz :

July, 1897.....	\$46,840 54	
January, 1898 .....	48,112 86	
		\$94,953 40
Average amount of each account January 1, 1898 .....		808 11
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....		4,488 12
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....		81
Number of accounts exceeding \$3,000, upon the whole of which interest is paid .....		1
Total amount of such accounts... ..		\$3,441 12

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent. on \$5 to \$1,000, and 8 per cent. on excess to \$3,000.

46. THE KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.

[Corner Broadway and Bedford avenue; incorporated 1860.]

JAMES S. BEARNS, President. JACOB HENTZ, Cashier.

TRUSTEES.

JAMES S. BEARNS,	RICHARD F. CARPENTER,	W. S. LIPTROTT,
JAMES RODWELL,	HUBERT G. TAYLOR,	WILLIAM D. CHASE,
EDWARD McGARVEY,	GEORGE P. JACOBS,	JOHN S. McKEON,
J. HENRY DICK,	THEODORE E. GREEN,	JOSEPH A. BURR,
GEORGE B. MAGRATH.	JOHN LOUGHRAN,	OTTO F. STRUSE.
	JOHN H. BRENNEN,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$2,850,650 00
Stock and bond investments, viz.:				
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
United States.....	\$100,000 00	\$100,000 00	\$112,500 00	
District of Columbia .....	200,000 00	200,000 00	200,000 00	
Cities in other States . .....	810,000 00	830,000 00	838,477 20	
Cities in this State .....	516,500 00	516,500 00	540,943 42	
Counties in this State.....	1,870,892 83	1,875,392 83	1,927,663 06	
	\$2,996,892 83	\$3,021,892 83	\$3,119,583 68	
				3,119,583 68
Banking house and lot, cost, \$142,637; book value, \$85,000; estimated present value .....				85,000 00
Other real estate, cost, \$38,036.11; book value, \$38,036.11; estimated present value.....				38,036 11
Cash on deposit in banks or trust companies.....				247,847 75
Cash on hand.....				25,516 44
Total of collectible interest.....				56,632 91
				\$6,423,266 89

LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$5,748,070 95	
Interest credited or to be credited for the six months ending with December 31, 1897.....	107,725 84	
		\$5,855,796 79
Surplus .....		567,470 10
		\$6,423,266 89

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$292,871 89
From depositors, not including interest credited....	1,688,182 78
From interest on loans, deposits and investments .....	255,988 28
From rents from banking house .....	1,600 00
From rents from other real estate.....	994 00
From mortgages.....	148,700 00
From redemption of stocks and bonds.....	172,000 00
From all other sources, viz :	
City of Brooklyn for lighting tower clock.....	\$54 75
Taxes advanced.....	1,086 51
	<u>1,141 26</u>
	<u>\$2,555,928 21</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,418,697 58
For loans on bonds and mortgages.....	149,900 00
For stocks and bonds purchased, par value, \$611,000; cost, in- cluding premiums, commissions, etc.....	658,766 20
For interest (other than interest payments to depositors).....	4,501 95
For current expenses of the bank, viz.:	
For salaries.....	\$13,350 00
For expenses of banking house or rent of banking rooms.	5,535 93
For other expenses....	1,649 16
	<u>20,535 09</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	25,500 00
For taxes on real estate, except banking house.....	2,835 83
For repairs and other incidental expenses on real estate, except banking house.....	1,240 87
Other payments, viz.: Taxes advanced on mortgaged premises.	1,086 51
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	273,864 19
	<u>\$2,555,928 21</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	11,084
Number of accounts opened or reopened during the year 1897.	1,636
Number of accounts closed during the year 1897 .....	1,557
Total number of deposits received during the year 1897.....	12,896
Total number of payments to depositors during the year 1897.	11,637
Amount deposited during the year 1897, not including interest credited for that period....	\$1,688,182 78
Amount withdrawn during the year 1897.....	1,418,697 58
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$101,732 92
January, 1898.....	107,725 84
	<u>209,458 76</u>
Average amount of each account January 1, 1898 .....	\$27 40
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,560 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	110
Number of accounts exceeding \$3,000, upon the whole of which interest is paid .....	8
Total amount of such accounts .....	<u>\$27,461 50</u>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

## 47. THE SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN.

[160 and 162 Atlantic street; incorporated 1850.]

A. E. ORR, President.

CLARENCE S. DUNNING, Secretary.

### TRUSTEES.

JAMES C. ATWATER,  
JOSEPH E. BROWN,  
ALEX. MUNN,  
CHARLES H. PARSONS,  
HENRY C. HULBUT,  
R. H. LAIMBEER,  
STURGIS COFFIN,  
ALEX. E. ORR,  
J. F. ANDERSON, Jr.,

J. S. T. STRANAHAN,  
GEORGE P. STOCKWELL,  
CHARLES A. DENNY,  
HENRY D. ATWATER,  
GEORGE MYGATT,  
WILLIAM PATE,  
H. S. ANDERSON,  
ISAAC H. CARY,

ALBRO J. NEWTON,  
JAMES R. COWING,  
J. WARREN GREENE,  
CARLL H. DeSILVER,  
W. M. AIKMAN,  
J. S. JAMES,  
A. D. NAPIER,  
FRANCIS L. HINE,  
C. T. YOUNG.

### FINANCIAL.

#### RESOURCES.

**Bonds and mortgages..... \$4,421,750 00**  
**Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$2,050,000 00	\$2,161,919 50	\$2,316,000 00	
District of Columbia.....	500,000 00	565,822 00	500,000 00	
State of Maryland.....	200,000 00	205,000 00	200,000 00	
State of Missouri.....	400,000 00	414,880 00	400,000 00	
State of Indiana.....	300,000 00	302,435 00	300,000 00	
State of Massachusetts.....	500,000 00	521,700 00	524,000 00	
Cities in other States.....	1,585,000 00	1,713,249 05	1,702,180 00	
Cities in this State.....	3,880,400 00	3,957,816 70	4,313,950 00	
Counties in this State.....	470,000 00	500,624 50	496,375 00	
Towns in this State.....	52,000 00	54,730 00	54,600 00	
Villages in this State.....	50,000 00	53,500 00	54,000 00	
	<u>\$9,967,400 00</u>	<u>\$10,451,676 75</u>	<u>\$10,921,105 00</u>	10,921,105 00
<b>Banking house and lot, cost, \$198,000; book value, \$75,000; estimated present value....</b>				<b>75,000 00</b>
<b>Cash on deposit in banks or trust companies....</b>				<b>448,956 96</b>
<b>Cash on hand.....</b>				<b>247,258 06</b>
<b>Total of collectible interest.....</b>				<b>182,525 01</b>
				<u><u>\$16,296,590 03</u></u>

### LIABILITIES.

#### Amount due depositors, viz :

Principal....	\$18,859,964 50	
Interest credited or to be credited for the six months ending with December 31, 1897.....	261,569 75	
	<u>\$14,121,624 25</u>	
<b>Surplus.....</b>		<b>2,174,965 78</b>
		<u><u>\$16,296,590 03</u></u>

### CASH TRANSACTIONS DURING THE YEAR 1897.

#### RECEIPTS.

<b>Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....</b>	<b>\$755,581 05</b>
<b>From depositors, not including interest credited.....</b>	<b>3,675,476 81</b>
<b>From interest on loans, deposits and investments ..</b>	<b>608,929 85</b>
<b>From rents from banking house .....</b>	<b>2,292 53</b>
<b>From mortgages ...</b>	<b>254,250 00</b>
<b>From redemption of stocks and bonds.....</b>	<b>35,000 00</b>
<b>From stocks and bonds sold, par value, \$200,000; amount received therefor .....</b>	<b>201,380 00</b>
<b>From real estate sold .....</b>	<b>9,804 50</b>
<b>From all other sources, viz.: Premium refunded on purchase of bond .....</b>	<b>35 00</b>
	<u><u>\$5,542,749 74</u></u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$3,485,784 48
For loans on bonds and mortgages.....	485,050 00
For stocks and bonds purchased, par value, \$821,000; cost, including premiums, commissions, etc.....	867,023 10
For interest (other than interest payments to depositors) .....	8,854 51
For current expenses of the bank, viz.:	
For salaries.....	\$36,167 98
For expenses of banking house or rent of banking rooms.	2,882 57
For other expenses.....	4,294 00
	<hr/>
	48,344 55
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,794 86
Other payments, viz.: Suspense account charged profit and loss.	1,188 72
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	696,210 02
	<hr/>
	\$5,542,749 74

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	28,989
Number of accounts opened or reopened during the year 1897.....	4,982
Number of accounts closed during the year 1897 .....	4,406
Total number of deposits received during the year 1897.....	39,517
Total number of payments to depositors during the year 1897.....	36,309
Amount deposited during the year 1897, not including interest credited for that period.....	\$3,675,476 81
Amount withdrawn during the year 1897.....	8,485,784 48
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$252,870 08
January, 1898.....	28 ,659 75
	<hr/>
	514,529 78
Average amount of each account January 1, 1898.....	487 18
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	6,706 11
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	633
Number of accounts exceeding \$3,000, upon the whole of which interest is paid .....	1
Total amount of such accounts.....	\$6,706 11

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

**48. WILLIAMSBURGH SAVINGS BANK, BROOKLYN.**

[175 Broadway; Incorporated 1851.]

**J. V. MESEROLE, President.**

**WILLIAM F. BURNS, Assistant Cashier.**

**TRUSTEES.**

**HORACE M. WARREN,  
WILLIAM E. HORWILL,  
CHARLES W. COOPER,  
EZRA B. TUTTLE,  
JEREMIAH V. MESEROLE.**

**MITCHELL N. PACKARD,  
WILLIAM LAMB,  
ABRAM COOKE,  
PETER WYCKOFF.**

**BRAINARD G. LATIMER,  
ANDREW D. BAIRD,  
CORNELIUS H. TIEBOUT,  
SAMUEL M. MEEKER,  
ISAAC C. DeBEVOISE.**

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$18,922,635 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$4,244,000 00	\$4,244,000 00	\$5,096,200 00	
State of New Hampshire.....	150,500 00	150,500 00	168,897 50	
State of Connecticut.....	1,000,000 00	1,000,000 00	1,090,000 00	
Cities in other States .....	677,000 00	677,000 00	800,928 00	
Cities in this State .....	8,056,900 00	8,056,900 00	10,051,911 50	
Counties in this State.....	2,991,400 00	2,991,400 00	8,254,426 40	
Towns in this State .....	180,500 00	180,500 00	183,566 00	
	<u>\$17,250,300 00</u>	<u>\$17,250,300 00</u>	<u>\$20,484,489 40</u>	20,484,489 40
Banking house and lot, cost, \$689,000; book value, \$250,000; estimated present value.....				250,000 00
Other real estate, cost, \$99,999.06; book value, \$99,999.06; estimated present value.....				99,999 06
Cash on deposit in banks or trust companies.....				1,606,839 42
Cash on hand .....				522,599 58
Total of collectible interest....				868,829 68
				<u>\$37,484,882 14</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal ....	\$29,804,795 88
Interest credited or to be credited for the six months ending with December 31, 1897.....	550,224 23
	<u>\$30,355,020 11</u>
Surplus .....	7,129,862 08
	<u>\$37,484,882 14</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,706,040 71
From depositors, not including interest credited.....	7,936,018 46
From interest on loans, deposits and investments.....	1,528,123 88
From rents from other real estate.....	5,048 85
From mortgages.....	750,172 16
From redemption of stocks and bonds.....	137,500 00
From stocks and bonds sold, par value, \$1,500,000; amount received therefor.....	1,500,000 00
From real estate sold.....	6,450 00
From all other sources, viz.:	
Cash over.....	\$16 27
Gain from sale of property.....	5 68
	<u>21 95</u>
	<u>\$18,569,875 46</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$7,347,274 09
For loans on bonds and mortgages .....	617,898 16
For stocks and bonds purchased, par value, \$2,728,500; cost, including premiums, commissions, etc.....	8,171,154 39

For interest (other than interest payments to depositors).....	\$22,916 40
For current expenses of the bank, viz.:	
For salaries.....	\$55,258 67
For expenses of banking house or rent of banking rooms.....	7,580 21
For other expenses.....	6,410 32
	69,249 20
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,752 83
For taxes on real estate, except banking house.....	2,445 28
For repairs and other incidental expenses on real estate, except banking house.....	2,640 46
Other payments, viz.:	
Cash short .....	\$52 78
Errors in tax bills .....	52 87
	105 65
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	2,828,939 00
	\$18,569,875 46

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	75,293
Number of accounts opened or reopened during the year 1897.....	10,626
Number of accounts closed during the year 1897.....	9,257
Total number of deposits received during the year 1897.....	87,419
Total number of payments to depositors during the year 1897.....	85,377
Amount deposited during the year 1897, not including interest credited for that period.....	\$7,936,018 46
Amount withdrawn during the year 1897.....	7,847,274 09
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$530,312 37
January, 1898 .....	550,224 23
	1,080,536 60
Average amount of each account January 1, 1898.....	403 03
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	6,817 50
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	53

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

MADISON COUNTY.

49. THE ONEIDA SAVINGS BANK, ONEIDA.

[105 Main street; Incorporated 1866.]

C. W. CHAPPELL, President. A. W. HILL, Treasurer.

TRUSTEES.

HENRY S. KLOCK,	IVERS MONROE,	EUGENE E. CON,
ALLEN S. WHITMAN,	C. WILL CHAPPELL,	IRA L. SNELL,
CHARLES E. STEVENS,	THEODORE F. HAND, Jr.,	FRANCIS STAFFORD,
HAZELIUS LOUCKS,	ROSWELL B. DOWNING,	WM. E. DOUGLASS.
	E. EMONS COE	

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$420,954 00  
 Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$73,500 00	\$79,761 65	\$74,135 00	
State of Missouri .....	10,000 00	10,122 09	10,000 00	
State of Massachusetts.....	20,000 00	20,600 00	20,000 00	
State of Tennessee .....	25,000 00	22,812 50	22,812 50	
Cities in other States.....	15,000 00	16,468 75	15,000 00	
Cities in this State.....	106 000 00	115,751 43	106,840 00	
Counties in this State.....	1,000 00	1,011 23	1,000 00	
Towns in this State.....	72,000 00	74,219 75	72,000 00	
Villages in this State.....	136,000 00	136,940 00	136,000 00	
School districts.....	19,750 00	21,320 82	19,750 00	
	<u>\$478,250 00</u>	<u>\$499,007 87</u>	<u>\$477,037 50</u>	477,037 50
Banking house and lot, cost, \$29,933.83; book value, \$27,000; estimated present value.....				27,000 00
Other real estate, cost, \$9,590.39; book value, \$7,887; estimated present value.....				7,887 00
Cash on deposit in banks or trust companies.....				63,819 71
Cash on hand.....				8,879 55
Total of collectible interest.....				18,939 83
Amount of all other assets, viz.:				
Contracts, real estate.....			\$8,009 00	
Interest on contracts .....			147 66	
Advanced insurance.....			27 63	
			<u>8,274 29</u>	
				<u>\$1,027,291 88</u>

## LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$805,429 11	
Interest credited or to be credited for the six months ending with December 31, 1897.....	14,884 83	
	<u>\$910,313 94</u>	
Other liabilities, viz.:		
Interest received but not due.....	\$5,221 21	
Suspense account.....	1,109 03	
	<u>6,330 24</u>	
Surplus .....		110,647 70
		<u>\$1,027,291 88</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$42,193 15
From depositors, not including interest credited.....	314,707 63
From interest on loans, deposits and investments.....	45,232 79
From rents from banking house.....	749 50
From rents from other real estate .....	538 85
From mortgages .....	31,749 00
From redemption of stocks and bonds.....	38,000 00
From real estate sold.....	18,038 59
From all other sources, viz.:	
Exchange.....	\$22 95
Contracts .....	1,872 00
Profit and loss .....	64 77
Suspense account.....	4,460 63
Judgment....	1,500 00
Insurance advanced.....	279 44
	<u>8,199 19</u>
	<u>\$499,408 70</u>



PAYMENTS.

To depositors, including interest paid to them.....	\$805,687 26
For loans on bonds and mortgages.....	59,895 00
For stocks and bonds purchased, par value, \$45,000; cost, including premiums, commissions, etc.....	44,281 25
For interest (other than interest payments to depositors).....	426 00
For current expenses of the bank, viz.:	
For salaries .....	\$2,652 28
For other expenses.....	1,230 47
	3,882 75
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	9,125 59
For taxes on real estate, except banking house.....	143 78
For repairs and other incidental expenses on real estate, except banking house.....	102 81
Other payments, viz.:	
Exchange.....	\$9 88
Advanced insurance.....	187 55
Profit and loss.....	5,116 57
Suspense account.....	8,351 00
	8,665 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	67,199 26
	\$499,408 70

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	3,945
Number of accounts opened or reopened during the year 1897.....	852
Number of accounts closed during the year 1897.....	676
Total number of deposits received during the year 1897.....	5,126
Total number of payments to depositors during the year 1897.....	5,815
Amount deposited during the year 1897, not including interest credited for that period .....	\$814,707 63
Amount withdrawn during the year 1897.....	805,687 26
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$14,557 31
January, 1898.....	14,894 88
Credited at other periods.....	804 18
	29,746 32
Average amount of each account January 1, 1898.....	230 76
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate ...	4,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	7

Rate per cent. of dividends or interest to depositors during the year 1897, 3, 3½ and 4 per cent.

MONROE COUNTY.

50. EAST SIDE SAVINGS BANK, ROCHESTER.

[Corner Main and Clinton streets; incorporated 1899.]

J. D. MOSELEY, President.		P. B. VIELE, Secretary.
TRUSTEES.		
TRUMAN A. NEWTON, W. R. PETERS, ERASTUS DARROW, JOHN M. DAVY,	JIRAH B. MOSELEY, EDWIN S. HAYWARD, STEPHEN REMINGTON,	CASSIUS C. DAVY, BENJAMIN E. CHASE, ADOLPH F. SCHLICK, W. H. MATHEWS.

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$1,888,706 17  
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$300,000 00	\$355,461 25	\$384,000 00	
District of Columbia.....	100,000 00	81,171 25	100,000 00	
State of Wyoming .....	15,000 00	18,937 50	18,500 00	
South Dakota State.....	50,000 00	51,047 50	53,000 00	
Cities in this State .....	5,000 00	6,531 17	5,500 00	
Towns in this State .....	32,000 00	33,000 00	32,000 00	
Villages in this State.....	27,000 00	31,387 50	28,190 00	
	<u>\$529,000 00</u>	<u>\$577,486 17</u>	<u>\$630,190 00</u>	630,190 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				22,000 00
Banking house and lot, cost, \$120,850.81; book value, \$120,000; estimated present value .....				120,000 00
Other real estate, cost, \$117,522.87; book value, \$112,522.87; estimated present value.....				112,522 87
Cash on deposit in banks or trust companies....				534,284 48
Cash on hand.....				9,686 45
Total of collectible interest .....				27,755 08
Amount of all other assets, viz.:				
Land contract.....			\$1,000 00	
Accrued rents .....			1,781 82	
			<u>2,781 82</u>	
				<u>\$3,847,876 32</u>

## LIABILITIES.

Amount due depositors, viz.: Principal.....	\$3,112,151 36
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898 .....	9,000 00
Surplus .....	226,724 96
	<u>\$3,847,876 32</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$446,856 15
From depositors, not including interest credited .....	1,333,645 12
From interest on loans, deposits and investments.....	126,778 95
From rents from banking house.....	4,296 08
From rents from other real estate ....	4,302 98
From mortgages.....	167,948 00
From redemption of stocks and bonds.....	8,863 00
From real estate sold.....	9,913 91
From all other sources, viz.: Exchange, etc.....	119 17
	<u>\$2,102,223 36</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,175,119 26
For loans on bonds and mortgages .....	286,000 00
For loans on pledge of securities.....	1,600 00
For current expenses of the bank, viz.:	
For salaries .....	\$12,450 00
For expenses of banking house and rent of banking rooms.	6,926 45
For other expenses.....	1,031 85
	<u>20,408 30</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	72,087 45

For taxes on real estate, except banking house . . . . .	\$2,244 24
For repairs and other incidental expenses on real estate, except banking house . . . . .	844 80
Other payments, viz.: Taxes on property sold . . . . .	18 88
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day . . . . .	543,920 98
	<u>\$2,102,228 86</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 . . . . .	7,518
Number of accounts opened or reopened during the year 1897 . . . . .	1,952
Number of accounts closed during the year 1897 . . . . .	1,545
Total number of deposits received during the year 1897 . . . . .	15,435
Total number of payments to depositors during the year 1897 . . . . .	13,799
Amount deposited during the year 1897, not including interest credited for that period . . . . .	\$1,338,645 12
Amount withdrawn during the year 1897 . . . . .	1,175,119 26
Amount of interest credited and paid for the year 1897, viz.: June 1, 1897 . . . . . \$53,888 29 December 1, 1897 . . . . . 56,516 71 Credited at other periods . . . . . 1,152 21	<u>111,557 21</u>
Average amount of each account January 1, 1898 . . . . .	415 29
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate . . . . .	4,251 04
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers . . . . .	66
Number of accounts exceeding \$3,000, upon the whole of which interest is paid . . . . .	6
Total amount of such accounts . . . . .	<u>\$43,449 09</u>

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

51. MECHANICS' SAVINGS BANK OF ROCHESTER.

[18 Exchange street; incorporated 1867.]

SAMUEL SLOAN, President. A. LUTCHFORD, Vice-President.

TRUSTEES.

SAMUEL SLOAN, JOHN J. BAUSCH, ARTHUR LUTCHFORD, OLIVER ALLEN,	CHARLES E. FITCH, GEORGE WELDON, FRANK S. UPTON, EZRA R. ANDREWS, ADELBERT P. LITTLE,	FRED'K A. WHITTLESEY, JEROME KEYES, CHARLES M. EVEREST, WILLIAM R. SEWARD.
--	---	---

FINANCIAL.

RESOURCES.

Bonds and mortgages . . . . .	\$1,218,525 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States . . . . .	\$151,000 00
State of Louisiana . . . . .	50,000 00
State of Tennessee . . . . .	50,000 00
Cities in other States . . . . .	70,000 00
Cities in this State . . . . .	305,000 00
Towns in this State . . . . .	1,000 00
Villages in this State . . . . .	82,000 00
School districts . . . . .	4,200 00
Rochester city warrants . . . . .	6,351 27
	<u>\$719,551 27</u>
	<u>\$759,706 14</u>
	<u>\$772,426 77</u>
	772,426 77

# MONROE COUNTY.

127

Banking house and lot, cost, \$64,082.88; book value, \$64,082.88; estimated present value.....	\$64,082 88
Other real estate, cost, \$53,834.94; book value, \$51,908.81; estimated present value.....	52,118 81
Cash on deposit in banks or trust companies.....	114,567 57
Cash on hand ..	48,172 85
Total of collectible interest.....	21,854 04
Amount of all other assets, viz.:	
Taxes advanced on mortgaged premises.....	\$1,174 55
Rents accrued .....	128 82
	<u>1,302 87</u>
	<u><u>\$3,288,044 79</u></u>

## LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$2,015,180 64
Interest credited or to be credited for the six months ending with December 31, 1897 .....	87,786 62
	<u>\$2,052,917 26</u>
Other liabilities, viz.: Interest accrued on deposits to January 1, 1898 .....	6,724 87
Surplus .....	228,402 66
	<u><u>\$2,288,044 79</u></u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$150,462 25
From depositors, not including interest credited.....	921,859 70
From interest on loans, deposits and investments .....	94,407 51
From rents from banking house.....	787 42
From rents from other real estate .....	154 00
From mortgages. ....	126,875 00
From redemption of stocks and bonds.....	14,183 50
From stocks and bonds sold, par value, \$50,000; amount received therefor ....	50,925 00
From real estate sold .....	12,867 85
From all other sources, viz.: Taxes advanced on mortgaged premises .....	5,518 99
	<u><u>\$1,877,941 22</u></u>

### PAYMENTS.

To depositors, including interest paid to them.....	\$852,255 26
For loans on bonds and mortgages .....	82,200 00
For stocks and bonds purchased, par value, \$207,537.96; cost, including premiums, commissions, etc ....	222,431 20
For current expenses of the bank, viz.:	
For salaries .....	\$9,408 84
For expenses of banking house or rent of banking rooms.	1,620 21
For other expenses.....	8,029 47
	<u>14,058 02</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	80,912 56
For taxes on real estate, except banking house .....	636 58
For repairs and other incidental expenses on real estate, except banking house.....	9,412 56

Other payments, viz.:

Taxes advanced on mortgaged premises.....	\$3,232 09	
Difference in cost and par value Columbian coins.....	38 00	
Cash short during 1897.....	20 00	
Overdraft .....	5 08	
		<b>\$3,295 12</b>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		<b>162,739 92</b>
		<b><u>\$1,877,941 22</u></b>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,785
Number of accounts opened or reopened during the year 1897.....	636
Number of accounts closed during the year 1897.....	483
Total number of deposits received during the year 1897....	7,335
Total number of payments to depositors during the year 1897.....	8,953
Amount deposited during the year 1897, not including interest credited for that period.....	\$921,859 70
Amount withdrawn during the year 1897.....	851,912 42
Amount of interest credited and paid for the year 1897, viz.:	
June 1, 1897.....	\$36,828 98
December 1, 1897.....	37,656 88
Paid and credited at other periods.....	342 84
	<b>74,828 10</b>
Average amount of each account January 1, 1898.....	542 89
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	7,185 94
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	71
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	25
Total amount of such accounts.....	<b>\$128,184 27</b>

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

52. MONROE COUNTY SAVINGS BANK, ROCHESTER.

[35 State street; Incorporated 1850.]

JAMES E. BOOTH, President. DAVID HOYT, Secretary.

TRUSTEES.

GEORGE ELLWANGER,	ALEX. M. LINDSAY,	MARVIN A. CULVER,
GEORGE G. CLARKSON,	RUFUS K. DRYER,	ELIAS S. ETTENHEIMER,
CYRUS F. PAINE,	EUGENE T. CURTIS,	HENRY A. STRONG,
WM. B. LEE,	THOMAS J. DEVINE,	WILLIAM HAMILTON,
JAMES E. BOOTH,		EDWARD W. PECK.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				<b>\$6,438,456 00</b>
Stock and bond investments, viz.:				
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
United States.....	\$1,400,000 00	\$1,520,458 70	\$1,623,000 00	
State of Indiana....	100,000 00	102,875 00	97,750 00	
State of Massachusetts.....	100,000 00	110,219 18	111,000 00	
Cities in other States.....	630,000 00	690,449 35	675,450 00	
Cities in this State.....	758,000 00	874,247 87	927,687 50	
Counties in this State.....	150,000 00	153,458 32	151,875 00	
Villages in this State.....	22,000 00	22,660 00	22,577 50	
	<b>\$3,160,000 00</b>	<b>\$3,474,368 42</b>	<b>\$3,609,340 00</b>	<b>3,609,340 00</b>

# MONROE COUNTY.

129

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	\$3,000 00
Banking house and lot, cost, \$90,000; book value, \$90,000, estimated present value.....	90,000 00
Other real estate, cost, \$233,519.27; book value, \$233,519.27; estimated present value.....	175,000 00
Cash on deposit in banks or trust companies.....	682,245 68
Cash on hand .....	220,176 18
Total of collectible interest ... ..	150,616 61

Amount of all other assets, viz.:

Land contracts.....	\$6,008 00	
Taxes and insurance advanced.....	27,458 73	
Rent due.....	225 00	
	<hr/>	88,691 73
		<hr/> <hr/>
		\$11,407,526 09

## LIABILITIES.

Amount due depositors, viz.:

Principal ... ..	\$9,653,569 73	
Interest credited or to be credited for the six months ending with December 31, 1897.....	183,289 70	
	<hr/>	\$9,836,859 43

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1898.....	\$30,000 00	
Expenses incurred, but unpaid.....	3,000 00	
	<hr/>	83,000 00

Surplus .....	1,587,666 66	
	<hr/>	\$11,407,526 09
		<hr/> <hr/>

## CASH TRANSACTIONS DURING THE YEAR 1897.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$876,298 80
From depositors, not including interest credited.....	8,583,894 18
From interest on loans, deposits and investments.....	476,876 71
From rents from banking house .....	1,400 00
From rents from other real estate.....	4,196 50
From mortgages.....	547,450 00
From real estate sold.....	61,897 11

From all other sources, viz.:

Land contract.....	\$5,942 00	
Taxes advanced .....	15,369 74	
Insurance advanced .....	1,348 98	
Profit, real estate sold.....	1,825 28	
Over cash .....	32 30	
Exchange .....	4 00	
	<hr/>	24,022 80
		<hr/> <hr/>
		\$5,575,080 05

### PAYMENTS.

To depositors, including interest paid to them.....	\$3,081,082 89
For loans on bonds and mortgages .....	568,175 00
For stocks and bonds purchased, par value, \$782,000; cost, including premiums, commissions, etc.....	828,712 09
For current expenses of the bank, viz.:	
For salaries.....	\$28,444 73
For expenses of banking house or rent of banking rooms.....	3,500 65
For other expenses.....	5,693 68
	<hr/>
	87,639 06
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	150,085 48
For taxes on real estate, except banking house.....	8,525 66
For repairs and other incidental expenses on real estate, except banking house....	4,008 54

Other payments, viz.:

Short cash .....	\$124 27	
Insurance advanced .....	1,257 28	
Taxes .....	34,231 04	
Land contract.....	1,200 00	
Loss on real estate sold.....	12,617 08	
		<b>\$49,429 63</b>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day ... ..		<b>902,421 76</b>
		<b>\$5,575,030 05</b>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	18,795
Number of accounts opened or reopened during the year 1897.....	4,246
Number of accounts closed during the year 1897.....	3,018
Total number of deposits received during the year 1897.....	28,509
Total number of payments to depositors during the year 1897.....	25,537
Amount deposited during the year 1897, not including interest credited for that period.....	<b>\$3,583,394 13</b>
Amount withdrawn during the year 1897.....	<b>3,031,062 89</b>
Amount of interest credited and paid for the year 1897, viz.:	
June 1, 1897 .....	\$172 927 49
December 1, 1897 .....	181,224 19
Credited at other periods .....	4,434 14
	<b>858,585 82</b>
Average amount of each account January 1, 1898.....	<b>523 60</b>
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	<b>3,240 00</b>
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	194 00
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	37
Total amount of such accounts.....	<b>\$185,078 14</b>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

53. ROCHESTER SAVINGS BANK, ROCHESTER.

[47 West Main street; incorporated 1831.]

JAMES BRACKETT, President. THOMAS H. HUSBAND, Secretary.

TRUSTEES.

JAMES BRACKETT,	FREDERICK COOK,	GRANGER A. HOLLISTER,
EDWARD HARRIS,	SYLVANUS J. MACY,	HARBERT S. GREENLEAF,
HOBART F. ATKINSON,	SETH J. ARNOLD,	JAMES S. WATSON,
GILMAN H. PERKINS,	RUFUS A. SIBLEY,	HIRAM W. SIBLEY,
ERICKSON PERKINS,		ALBERT H. HARRIS.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....			<b>\$8,653,238 49</b>
Stock and bond investments, viz.:			
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States .....	\$2,000,000 00	\$2,499,762 50	\$2,445,500 00
State of Indiana ....	500,000 00	506,900 00	500,000 00
State of Massachusetts.....	150,000 00	163,312 50	162,000 00
State of Tennessee .....	100,000 00	89,500 00	90,000 00
Cities in other States .....	524,000 00	563,598 95	561,975 00
Cities in this State .....	2,009,537 73	3,823,486 72	3,165,297 73
Counties in this State.....	233,000 00	243,261 80	241,300 00
Towns in this State .....	37,000 00	37,307 83	37,000 00
Villages in this State .....	10,000 00	10,500 00	10,000 00
School districts .....	2,500 00	2,500 00	2,500 00
	<b>\$6,466,037 73</b>	<b>\$7,445,129 80</b>	<b>\$7,215,572 73</b>
			<b>7,215,572 73</b>

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	\$8,850 00
Banking house and lot, cost, \$391,296.62; book value, \$350,000; estimated present value.....	850,000 00
Other real estate, cost, \$289,441.82; book value, \$289,441.82; estimated present value.....	289,441 52
Cash on deposit in banks or trust companies...	1,633,483 68
Cash on hand.....	166,629 92
Total of collectible interest .....	184,124 80
Amount of all other assets, viz.:	

Land contracts .....	\$124,046 68	
Interest accrued .....	8,512 60	
Sundry expense account. ....	1,834 44	
		129,398 72
		<u>\$18,630,284 09</u>

## LIABILITIES.

Amount due depositors, viz.: Principal.....	\$16,922,842 89
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1898.....	\$53,446 40
Expenses incurred, but unpaid.....	1,751 04
	55,197 44
Surplus.....	1,652,698 76
	<u>\$18,630,284 09</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,782,178 04
From depositors, not including interest credited.....	4,766,159 15
From interest on loans, deposits and investments.....	746,002 12
From rents from banking house.....	6,948 18
From rents from other real estate.....	8,678 18
From mortgages.....	709,248 95
From redemption of stocks and bonds .....	21,148 62
From stocks and bonds sold, par value, \$600,000; amount received therefor.....	677,625 00
From real estate sold.....	74,806 77
From all other sources, viz.:	
Insurance, fire loss, mortgaged property.....	\$4,335 81
Mortgages credited, not paid .....	7,562 15
Profit, real estate sold.....	5,997 75
Sundry profit and loss.....	183 96
Land contracts ... ..	750 00
Sundry expense account, loans repaid.....	637 48
	19,467 15
	<u>\$8,811,747 11</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$4,178,131 04
For loans on bonds and mortgages.....	482,980 00
For stocks and bonds purchased, par value, \$1,723,481.88; cost, including premiums, commissions, etc.....	2,011,529 63
For interest (other than interest payments to depositors).....	6,889 92
For current expenses of the bank, viz.:	
For salaries.....	\$31,111 67
For expenses of banking house or rent of banking rooms.	15,754 89
For other expenses.....	7,676 83
	<u>54,542 89</u>



For real estate acquired by foreclosure, or in settlement of debts due the bank.....	\$184,555 65
For taxes on real estate, except banking house.....	1,784 46
For repairs and other incidental expenses on real estate, except banking house.....	9,947 51
Other payments, viz.:	
Sundry expense account .....	\$652 61
Insurance, fire loss mortgaged property.....	6,073 88
Land contracts .....	52,946 68
Mortgages credited, since paid.....	20,911 26
Sundry profit and loss .....	737 98
	81,822 41
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,800,113 60
	<u>\$8,811,747 11</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	86,274
Number of accounts opened or reopened during the year 1897.....	7,284
Number of accounts closed during the year 1897.....	5,903
Total number of deposits received during the year 1897 .....	56,055
Total number of payments to depositors during the year 1897.....	44,679
Amount deposited during the year 1897, not including interest credited for that period.....	\$4,766,159 15
Amount withdrawn during the year 1897.....	4,178,181 04
Amount of interest credited and paid for the year 1897, viz.:	
June 1, 1897 .....	\$302,372 48-
December 1, 1897 .....	313,616 95
Credited at other periods.....	7,021 18
	623,010 61
Average amount of each account January 1, 1898.....	466 51
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	5,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	810
Number of accounts exceeding \$3,000, upon the whole of which interest is paid .....	60
Total amount of such accounts .. .. .	<u>\$356,785 62</u>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

MONTGOMERY COUNTY.

54. AMSTERDAM SAVINGS BANK, AMSTERDAM.

[25 Market street; incorporated 1886.]

S. H. FRENCH, President. CHARLES E. FRENCH, Treasurer.

TRUSTEES.

LUTHER L. DEAN,	S. H. FRENCH,	WILLIAM H. STEBBINS,
RAYMOND CHRISTMAN,	BERNARD MACHOLD,	JOHN KAVANAGH,
SEELY CONOVER,	GEORGE A. THATCHER,	JAMES T. SUGDEN,
THEO. B. VAN DERVEER,	DAVID S. DUNLAP,	CORNELIUS VAN BUREN,
THOMAS MANSFIELD,	W. BARROW DUNLAP,	GEORGE I. HERRICK,
THOMAS MORPHY,	S. WALLIN,	HENRY HERRICK.

**FINANCIAL.  
RESOURCES.**

**Bonds and mortgages..... \$547,782 52**  
**Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$60,000 00	\$78,980 75	\$76,800 00	
Territory of Wyoming.....	8,000 00	4,005 00	3,960 00	
State of Massachusetts.....	20,000 00	21,875 00	22,000 00	
Cities in other States .....	22,000 00	24,109 80	23,960 00	
Cities in this State .....	108,068 83	106,764 83	106,859 69	
Counties in this State.....	8,000 00	8,000 00	8,000 00	
Towns in this State .....	1,000 00	1,005 00	1,000 00	
Villages in this State.....	184,200 00	187,999 00	188,009 00	
School districts.....	21,790 00	21,812 00	21,860 00	
	<u>\$378,058 83</u>	<u>\$399,550 88</u>	<u>\$402,468 69</u>	402,468 69
Cash on deposit in banks or trust companies.....				81,566 71
Cash on hand .....				5,569 12
Total of collectible interest.....				18,445 88
Amount of all other assets, viz.: Safes, furniture and fixtures.				2,000 00
				<u><u>\$1,057,882 87</u></u>

**LIABILITIES.**

**Amount due depositors, viz.:**

Principal.....	\$968,693 50	
Interest credited or to be credited for the six months ending with December 31, 1897.....	14,677 87	
	<u>\$1,008,870 87</u>	
Surplus .....	54,461 50	
	<u><u>\$1,057,882 87</u></u>	

**CASH TRANSACTIONS DURING THE YEAR 1897.**

**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$89,111 74
From depositors, not including interest credited....	546,809 90
From interest on loans, deposits and investments.....	40,743 14
From mortgages.....	22,649 00
From redemption of stocks and bonds.....	52,436 11
	<u><u>\$751,749 89</u></u>

**PAYMENTS.**

To depositors, including interest paid to them.....	\$422,183 80
For loans on bonds and mortgages.....	90,090 00
For stocks and bonds purchased, par value, \$185,500; cost, including premiums, commissions, etc.....	147,825 55
For interest (other than interest payments to depositors).....	847 04
For current expenses of the bank. viz.:	
For salaries.....	\$2,100 04
For expenses of banking house or rent of banking rooms.	600 00
For other expenses .....	967 63
	<u>8,667 67</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	87,135 88
	<u><u>\$751,749 89</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,542
Number of accounts opened or reopened during the year 1897.....	1,639
Number of accounts closed during the year 1897.....	1,163
Total number of deposits received during the year 1897.....	18,037
Total number of payments to depositors during the year 1897.....	7,180
Amount deposited during the year 1897, not including interest credited for that period.....	\$546,809 90
Amount withdrawn during the year 1897.....	422,183 80
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$13,438 36
January, 1898.....	14,077 37
	28,115 73
Average amount of each account January 1, 1898.....	181 04
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,161 24
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	3

Rate per cent. of dividends or interest to depositors during the year 1897, 8½ per cent.

NEW YORK COUNTY.

55. THE AMERICAN SAVINGS BANK, NEW YORK CITY.

[501 Fifth avenue; incorporated 1862.]

DANIEL T. HOAG, President. CLARENCE GOADBY, Treasurer.

TRUSTEES.

DANIEL T. HOAG,	EDWARD V. LOEW,	MYER HELLMAN,
WILLIAM IRWIN,	WILLIAM L. SKIDMORE,	MOSES H. MOSES,
SAMUEL HALL,	VINCENT PISEK,	GRANVILLE B. SMITH,
HENRY T. WEBB,	RUSSELL RAYMOND,	JOHN H. TIMMERMAN,
DAVID H. ROWLAND,	WARNER VAN NORDEN,	MYER S. ISAACS,
L. BOLTON BANGS,	HERMAN MENDELL,	HENRY T. BRONSON,
JAMES F. FARGO,	SIMEON FORD,	L. DUNCAN BULKLEY.
	CLARENCE GOADBY,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$429,050 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
District of Columbia.....	\$20,000 00
State of Alabama.....	17,000 00
State of Kentucky.....	10,000 00
State of Maine.....	15,000 00
State of Missouri.....	21,000 00
State of Colorado.....	9,260 83
Cities in this State.....	125,000 00
Towns in this State.....	32,000 00
Villages in this State.....	124,000 00
School districts.....	33,500 00
	\$406,760 83
	\$439,399 26
	\$427,790 83
	427,790 83
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	1,500 00
Cash on deposit in banks or trust companies.....	71,547 13

Cash on hand .....	\$768 12
Total of collectible interest.....	11,107 18
	<u>\$941,757 71</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$889,589 91	
Interest credited or to be credited for the six months ending with December 31, 1897 .....	18,964 41	
		<u>\$908,554 82</u>
Other liabilities, viz.: Rent of office. ....	500 00	
Surplus .....	87,703 89	
		<u>\$941,757 71</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$52,155 48
From depositors, not including interest credited.....	884,929 52
From interest on loans, deposits and investments.....	40,772 87
From mortgages.....	82,800 00
From redemption of stocks and bonds.....	4,000 00
	<u>\$514,657 87</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$356,107 11
For loans on bonds and mortgages ..	85,000 00
For stocks and bonds purchased, par value, \$39,000; cost, including premiums, commissions, etc.....	41,695 00
For interest (other than interest payments to depositors).....	495 98
For current expenses of the bank, viz.:	
For salaries.....	\$5,380 00
For expenses of banking house or rent of banking rooms.	8,000 00
For other expenses .....	719 53
	<u>9,049 53</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	72,310 25
	<u>\$514,657 87</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	4,179
Number of accounts opened or reopened during the year 1897.....	843
Number of accounts closed during the year 1897.....	763
Total number of deposits received during the year 1897.....	5,504
Total number of payments to depositors during the year 1897.....	4,884
Amount deposited during the year 1897, not including interest credited for that period.....	\$884,929 52
Amount withdrawn during the year 1897 ..	856,107 11
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$13,341 85
January, 1898.....	18,964 41
	<u>27,305 76</u>
Average amount of each account January 1, 1898.....	216 21
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	8,238 65
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	8

Rate per cent. of dividends or interest to depositors during the year 1897,  
 $2\frac{1}{2}$  per cent.

56. THE BANK FOR SAVINGS IN THE CITY OF NEW YORK.

[280 Fourth avenue; incorporated 1819.]

MERRITT TRIMBLE, President. W. G. WHITE, Comptroller.

TRUSTEES.

JOHN J. TUCKER, JOHN CROSBY BROWN, GEORGE M. MILLER, WILLIAM W. APPLETON, JAMES A. ROOSEVELT, WILLIAM A. HOE, JOHN M. DODD, Jr., WILLIAM IRVING CLARK, CHARLES A. PEABODY, Jr.,	J. KENNEDY TOD, ADRIAN ISELIN, ROBERT S. HOLT, WILLIAM J. RIKER, ALFRED M. HOYT, THOMAS HILLHOUSE, WILLIAM L. ANDREWS, CHARLES A. SHERMAN,	JOHN E. PARSONS, CHARLES S. BROWN, MERRITT TRIMBLE, FREDERIC W. STEVENS, HENRY W. DeFOREST, GEORGE S. BOWDOIN, CHARLES T. BARNEY, FREDERICK D. TAPPEN, WILLIAM H. TILLINGHAST.
---	---	--

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$25,475,450 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States .....	\$16,472,000 00	\$18,418,552 59	\$18,649,965 00	
District of Columbia.....	1,000,000 00	1,115,703 30	1,165,000 00	
State of Massachusetts .....	8,000,000 00	8,146,550 00	8,000,000 00	
State of Ohio .....	890,000 00	897,965 00	890,000 00	
State of Connecticut.....	25,000 00	26,625 00	25,000 00	
Cities in other States .....	2,500,000 00	2,807,271 81	2,870,000 00	
Cities in this State .....	5,717,000 00	6,205,477 79	6,243,915 00	
Counties in this State .....	800,000 00	915,765 00	928,775 00	
	<u>\$29,904,000 00</u>	<u>\$38,123,970 49</u>	<u>\$38,271,655 00</u>	38,271,655 00
Banking house and lot, cost, \$751,801.06; book value, \$400,000; estimated present value.....				400,000 00
Other real estate, cost, \$52,817.82; book value, \$55,549.12; esti- mated present value .....				55,000 00
Cash on deposit in banks or trust companies.....				2,658,511 79
Cash on hand .....				823,798 91
Total of collectible interest.....				605,587 56
				<u>\$62,790,003 26</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$54,471,804 84	
Interest credited or to be credited for the six months ending with December 31, 1897.....	1,015,052 16	\$55,486,446 50
Surplus .....		7,808,556 76
		<u>\$62,790,003 26</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day....	\$1,665,826 77
From depositors, not including interest credited.....	9,747,892 76
From interest on loans, deposits and investments.....	2,848,180 91
From rents from other real estate..	192 50
From mortgages.....	2,276,000 00
From redemption of stocks and bonds.....	110,000 00

From stocks and bonds sold, par value, \$788,000; amount received therefor.....	\$788,000 00
From real estate sold.....	170,198 89
From all other sources, viz.: Insurance premiums and interest paid by mortgagor.....	967 15

---

\$17,052,258 98

---

## PAYMENTS.

To depositors, including interest paid to them.....	\$8,968,884 19
For loans on bonds and mortgages ..	8,065,750 00
For stocks and bonds purchased, par value, \$1,798,000; cost, including premiums, commissions, etc. ....	1,925,278 80
For interest (other than interest payments to depositors).....	10,488 89
For current expenses of the bank, viz.:	

For salaries.....	\$81,190 00
For expenses of banking house or rent of banking rooms.	6,552 50
For other expenses.....	9,961 00

---

97,708 50

For taxes on real estate, except banking house.....

541 40

Other payments, viz.:

Loss at counter .....	\$129 00
Commission on sale of property .....	1,700 00
Water rates.....	28 00

---

1,857 00

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....

2,982,810 70

---

\$17,052,258 98

---

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	126,051
Number of accounts opened or reopened during the year 1897.	17,875
Number of accounts closed during the year 1897.....	14,128
Total number of deposits received during the year 1897 .....	112,052
Total number of payments to depositors during the year 1897.	111,156
Amount deposited during the year 1897, not including interest credited for that period .....	\$9,747,892 76
Amount withdrawn during the year 1897 .....	8,968,884 19
Amount of interest credited and paid for the year 1897, viz.:	

July, 1897.....	\$985,500 59
January, 1898 .....	1,015,052 16

---

2,000,552 75

Average amount of each account January 1, 1898.....

440 19

Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....

6,663 66

Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....

78

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

57. THE BOWERY SAVINGS BANK, NEW YORK CITY.

[128 and 130 Bowery; incorporated 1834.]

JOHN P. TOWNSEND, President. ISAAC P. MAILLER, Assistant Secretary.

TRUSTEES.

JOHN P. TOWNSEND,	DAVID S. TABER,	HENRY C. BERLIN,
WILLIAM H. S. WOOD,	WASHINGTON WILSON,	CHARLES E. BIGELOW,
WILLIAM H. PARSONS,	ISAAC S. PLATT,	H. BLANCHARD DOMINICK,
WILLIAM H. HURLBUT,	EUGENE UNDERHILL,	C. LAWRENCE PERKINS,
WILLIAM V. BROKAW,	GEORGE E. HICKS,	ROBERT M. GALLAWAY,
SAMUEL H. SEAMAN,	JOHN W. COCHRANE,	CORCELLUS H. HACKETT,
EDWARD C. SAMPSON,	OCTAVIUS D. BALDWIN,	JOHN W. AITKEN,
JAMES W. CROMWELL,	GEORGE H. ROBINSON,	ROBERT B. WOODWARD,
JOHN J. SINCLAIR,	CHARLES R. HENDERSON,	CHARLES T. COOK,
WILLIAM DOWD,	HENRY BARROW,	CHARLES SCRIBNER,
MARK W. MACLAY,	GEORGE JEREMIAH,	WILLIAM M. SPACKMAN,
JOEL B. FRIHARDT,	ROBERT MACLAY,	HENRY A. ROGERS,
GEORGE M. OLCOTT,	EDWARD D. FAULKNER,	FRANCIS T. WHITE,
JOHN D. HICKS,	THOMAS B. KENT,	DAVID H. KING, Jr.,
CHARLES GRIFFIN,		HUGH D. AUCHINCLOSS.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$20,825,778 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value</i>	
United States .....	\$14,576,000 00	\$16,174,420 42	\$16,471,850 00	
State of New York.....	500,000 00	500,000 00	508,125 00	
State of Rhode Island.....	100,000 00	106,700 00	107,625 00	
State of Delaware .....	250,000 00	252,187 50	250,625 00	
State of Indiana ....	285,000 00	294,262 50	298,898 75	
State of Massachusetts.....	2,960,000 00	3,129,488 70	3,191,201 25	
State of New Hampshire.....	20,500 00	24,890 00	23,588 75	
Cities in other States.....	9,855,500 00	10,003,898 57	10,235,186 65	
Cities in this State .....	12,809,000 00	13,604,952 52	13,848,909 92	
Counties in this State.....	556,000 00	622,388 60	582,060 00	
	<u>\$41,412,000 00</u>	<u>\$44,713,168 81</u>	<u>\$45,518,010 82</u>	45,518,010 82
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892 .....				80,000 00
Banking house and lot, cost, \$796,080.91; book value, \$546,157.75; estimated present value.....				546,157 75
Other real estate, cost, \$104,812.58; book value, \$79,848.85; estimated present value.....				79,848 85
Cash on deposit in banks or trust companies.....				8,841,760 29
Cash on hand.....				856,762 04
Total of collectible interest.....				897,209 97
Amount of all other assets, viz.: Premium account.....				177,898 63
				<u>\$72,267,920 85</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$61,793,735 88	
Interest credited or to be credited for the six months ending with December 31, 1897.....	1,155,753 57	\$62,949,489 45
Surplus.....		9,818,481 40
		<u>\$72,267,920 85</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$4,959,930 07
From depositors, not including interest credited....	18,888,184 48

From interest on loans, deposits and investments.....	\$2,670,084 18
From rents from other real estate.....	1,378 70
From mortgages.....	981,550 00
From redemption of stocks and bonds.....	1,512,810 08
From stocks and bonds sold, par value, \$2,055,000; amount received therefor.....	2,089,480 40
From real estate sold.....	12,502 45
From all other sources, viz.:	

Insurance premium returned.....	\$1,070 85
Surveyors' fees returned.....	220 00
Rebate on insurance premium.....	9 06
Sale of old material.....	5 38
Appraisal fees returned.....	80 00

1,384 79

\$25,567,200 10

## PAYMENTS.

To depositors, including interest paid to them.....	\$11,337,891 81
For loans on bonds and mortgages.....	1,308,700 00
For stocks and bonds purchased, par value, \$7,664,500; cost, including premiums, commissions, etc.....	8,047,640 85
For interest (other than interest payments to depositors).....	48,862 76
For current expenses of the bank, viz.:	

For salaries.....	\$76,452 19
For expenses of banking house or rent of banking rooms.....	7 911 88
For other expenses.....	32,704 08

117,158 15

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	12,500 00
For taxes on real estate, except banking house.....	1,185 08
Other payments, viz.:	

Bank extension.....	\$4,055 90
Premium of insurance.....	40 00
Insurance premium paid.....	1,136 57
Deficit in teller's cash.....	7 20

5,289 67

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	4,698,522 83
---	--------------

\$25,567,200 10

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	119,268
Number of accounts opened or reopened during the year 1897.....	20,789
Number of accounts closed during the year 1897.....	16,039
Total number of deposits received during the year 1897.....	135,406
Total number of payments to depositors during the year 1897.....	107,690
Amount deposited during the year 1897, not including interest credited for that period.....	\$13,382,134 43
Amount withdrawn during the year 1897.....	11,337,891 81
Amount of interest credited and paid for the year 1897, viz.:	

July, 1897.....	\$1,111,120 12
January, 1898.....	1,155,753 57

2,266,882 69

Average amount of each account January 1, 1898.....	527 82
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,398 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	4

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent. on all sums from \$5 to \$3,000.



58. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY.

[4 Park place; incorporated 1851.]

FRANCIS A. PALMER, President. H. F. HUTCHINSON, Secretary.

TRUSTEES.

FRANCIS A. PALMER,	EDWARD P. GRIFFIN,	THOMAS DIMOND,
PETER CUMMING,	HORACE F. HUTCHINSON,	OSCAR T. MACKEY,
JACOB D. T. HERSEY,	WARREN A. CONOVER,	GEORGE C. CLARKE,
FRANCIS P. FURNALD,	J. B. KING,	WALTER L. WELLINGTON,
J. A. GEISSENHAINER,	FRED BAKER,	EUGENE BRITTON,
FRANCIS P. FURNALD, Jr.,	H. M. BRUSH,	RICHARD B. KELLY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$3,092,980 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States .....	\$125,000 00	\$128,908 50	\$125,000 00	
Cities in this State.....	1,652,280 43	1,825,266 82	1,698,167 70	
Towns in this State.....	100,000 00	119,9 0 00	117,000 00	
Villages in this State .....	111,000 00	111,000 00	111,000 00	
	<u>\$1,988,280 43</u>	<u>\$2,185,075 32</u>	<u>\$2,051,167 70</u>	2,051,167 70
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				116,000 00
Cash on deposit in banks or trust companies.....				458,362 55
Cash on hand. ....				80,459 90
Total of collectible interest.....				82,024 06
				<u>\$5,830,994 21</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$5,239,784 64	
Interest credited or or to be credited for the six months ending with December 31, 1897.....	97,278 72	
		\$5,337,063 36
Surplus. ....		493,930 85
		<u>\$5,830,994 21</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$424,996 11
From depositors, not including interest credited .....	1,397,809 01
From interest on loans, deposits and investments .....	248,240 05
From mortgages.....	222,200 00
From redemption of stocks and bonds .....	574,401 95
From loans paid.....	190,000 00
	<u>\$3,052,147 12</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$1,340,015 11
For loans on bonds and mortgages.....	203,400 00
For loans on pledge of securities .....	258,000 00
For stocks and bonds purchased, par value, \$738,945.11; cost, including premiums, commissions, etc.. ....	745,463 18
For interest (other than interest payments to depositors) .....	1,916 51

## For current expenses of the bank, viz.:

For salaries .....	\$14,153 82	
For expenses of banking house or rent of banking rooms.	4,000 00	
For other expenses .....	1,876 60	
		<b>\$19,529 92</b>

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day ..... 488,822 45

**\$3,052,147 12**

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,239
Number of accounts opened or reopened during the year 1897.	1,135
Number of accounts closed during the year 1897....	1,000
Total number of deposits received during the year 1897.....	9,028
Total number of payments to depositors during the year 1897.	9,197
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,897,809 01
Amount withdrawn during the year 1897.....	1,840,015 11
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$93,759 40
January, 1898 .....	97,278 72
	<b>191,038 12</b>
Average amount of each account January 1, 1898.....	647 78
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,900 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	6

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

## 59. CITIZENS' SAVINGS BANK OF THE CITY OF NEW YORK.

[56 and 58 Bowery; incorporated 1860.]

E. A. QUINTARD, President.

HENRY HASLER, Secretary.

## TRUSTEES.

DANIEL BUTTERFIELD,  
WILLIAM E. OLARK,  
BARAK G. COLES,  
JOHN L. DUDLEY,  
COURTLANDT D. MOSS,  
HENRY HASLER,  
JOHN W. PIRSSON,

EDWARD A. QUINTARD,  
CHARLES H. STEINWAY,  
DOUGLAS TAYLOR,  
RICHARD C. MCCORMICK,  
GEORGE W. ODELL,  
ROBERT P. LETHBRIDGE,  
SIGOURNEY W. FAY,

CHARLES H. TENNEY,  
FERDINAND TRAUD,  
THOMAS H. WOOD,  
JOHN H. PEET,  
CHARLES GULDEN,  
PERCIVAL KUHNE,  
JOHN STEMME,

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... **\$4,146,400 00**

Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$1,200,000 00	\$1,200,000 00	\$1,358,000 00	
State of California .....	800,000 00	800,000 00	821,000 00	
State of Idaho. ....	50,000 00	50,000 00	53,000 00	
State of Kansas. ....	58,129 54	58,129 54	58,879 54	
State of North Dakota.....	438,700 00	438,700 00	447,790 00	
State of South Dakota.....	400,100 00	400,100 00	403,898 00	
State of Washington.....	245,000 00	245,000 00	245,000 00	
Cities in other States .....	345,000 00	345,000 00	370,350 00	
Cities in this State .....	2,521,000 00	2,521,000 00	2,635,200 00	
Counties in this State.....	868,000 00	868,000 00	889,800 00	
	<b>\$6,425,929 54</b>	<b>\$6,425,929 54</b>	<b>\$6,777,857 54</b>	<b>6,777,857 54</b>

Banking house and lot, cost, \$100,000; book value, \$100,000; estimated present value.....	\$100,000 00
Other real estate, cost, \$181,800; book value, \$181,800; estimated present value.....	181,800 00
Cash on deposit in banks or trust companies.....	1,803,963 62
Cash on hand.....	172,863 47
Total of collectible interest....	140,290 42
	<hr/>
	\$12,773,175 05
	<hr/>

## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$11,068,068 40
Interest credited or to be credited for the six months ending with December 31, 1897.....	174,865 34
	<hr/>
	\$11,262,953 74
Surplus.....	1,510,221 31
	<hr/>
	\$12,773,175 05
	<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day....	\$951,471 90
From depositors, not including interest credited.....	8,574,041 87
From interest on loans, deposits and investments.....	500,988 44
From rents from banking house.....	5,960 00
From rents from other real estate... ..	7,973 79
From mortgages.....	1,490,800 00
From redemption of stocks and bonds .....	420,064 77
From all other sources, viz.: Rents received.....	2,547 85
	<hr/>
	\$6,953,298 62
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$3,948,607 69
For loans on bonds and mortgages.....	1,069,000 00
For stocks and bonds purchased, par value, \$200,000; cost, including premiums, commissions, etc.....	229,500 00
For current expenses of the bank, viz.:	
For salaries.....	\$42,530 00
For expenses of banking house or rent of banking rooms.....	2,729 86
For other expenses .....	10,843 15
	<hr/>
	56,102 51
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	181,800 00
For taxes on real estate, except banking house.....	4,128 16
For repairs and other incidental expenses on real estate, except banking house.....	2,087 49
Other payments, viz.:	
Alterations to vault, extraordinary repairs, taxes, etc....	\$34,062 83
Settlement of suit ... ..	1,200 00
Express charges and registering U. S. bonds.....	83 85
	<hr/>
	35,295 68
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,476,827 09
	<hr/>
	\$6,953,298 62
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	81,010
Number of accounts opened or reopened during the year 1897.	7,510
Number of accounts closed during the year 1897 .....	7,071
Total number of deposits received during the year 1897.....	58,895
Total number of payments to depositors during the year 1897.	44,907
Amount deposited during the year 1897, not including interest credited for that period.....	\$3,574,041 87
Amount withdrawn during the year 1897. ....	8,948,607 69
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$174,012 14
January, 1898 .....	174,865 84
	<hr/>
	848,877 48
Average amount of each account January 1, 1898.....	868 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	7,089 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers....	181

Rate per cent. of dividends or interest to depositors during the year 1897,  
 $3\frac{1}{4}$  per cent.

## 60. DOLLAR SAVINGS BANK, NEW YORK CITY.

[2835 Third avenue; incorporated 1890.]

JOHN HAFFEN, President.

WM. M. KERN, Secretary.

## TRUSTEES.

JOHN HAFFEN,  
 CHARLES KERVAN,  
 JULES F. VALOIS,  
 BERNARD FRENCH,  
 JAMES S. BRYANT,  
 BRYAN G. HUGHES,

C. P. FABER,  
 JAMES M. LA COSTE,  
 JAMES L. WELLS,  
 W. M. KERN,  
 ANTON RINSCHLER,

FRANK P. MOTT,  
 JOHN S. HANSON,  
 GEORGE M. MACKELLAR,  
 CHARLES W. BOGART,  
 HENRY W. NEUBECK,  
 JOHN LANZER.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....				\$294,200 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$17,000 00	\$18,129 94	\$17,134 00	
State of Massachusetts.....	5,000 00	5,287 50	5,259 00	
Cities in other States .....	11,000 00	11,648 40	11,525 70	
Cities in this State.....	17,000 00	18,001 10	17,844 90	
	<hr/>	<hr/>	<hr/>	
	\$50,000 00	\$53,066 94	\$51,768 60	
	<hr/>	<hr/>	<hr/>	
				51,768 60
Cash on deposit in banks or trust companies.....				55,135 87
Cash on hand.....				4,171 64
Total of collectible interest .....				857 49
				<hr/>
				\$406,128 60

## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$397,757 18
Interest credited or to be credited for the six months ending with December 31, 1897.....	5,947 67
	<hr/>
	\$403,704 85
Surplus. ....	2,423 75
	<hr/>
	\$406,128 60

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day . . . . .	\$50,996 01
From depositors, not including interest credited . . . . .	402,817 06
From interest on loans, deposits and investments . . . . .	16,797 79
From mortgages . . . . .	88,200 00
From stocks and bonds sold, par value, \$10,000; amount received therefor . . . . .	12,279 00
	<hr/>
	\$516,089 86

## PAYMENTS.

To depositors, including interest paid to them . . . . .	\$318,682 40
For loans on bonds and mortgages . . . . .	102,800 00
For stocks and bonds purchased, par value, \$33,000; cost, including premiums, commissions, etc. . . . .	84,937 00
For interest (other than interest payments to depositors) . . . . .	212 66
For current expenses of the bank, viz.:	
For salaries . . . . .	\$1,249 00
For expenses of banking house or rent of banking rooms . . . . .	420 00
For other expenses . . . . .	624 79
	<hr/>
	2,293 79
Other payments, viz.: Payment to trustees of organization expenses . . . . .	8,856 50
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day . . . . .	56,807 51
	<hr/>
	\$516,089 86

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 . . . . .	5,199
Number of accounts opened or reopened during the year 1897 . . . . .	2,849
Number of accounts closed during the year 1897 . . . . .	868
Total number of deposits received during the year 1897 . . . . .	14,181
Total number of payments to depositors during the year 1897 . . . . .	8,566
Amount deposited during the year 1897, not including interest credited for that period . . . . .	\$402,817 06
Amount withdrawn during the year 1897 . . . . .	818,682 40
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 . . . . .	\$5,067 45
January, 1898 . . . . .	5,947 67
	<hr/>
	11,015 12
Average amount of each account January 1, 1898 . . . . .	77 65
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate . . . . .	8,529 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers . . . . .	5

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent. to \$1,000 and 8 per cent. on excess to \$3,000.

**61. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY.**

[341 Bowery; incorporated 1848.]

ANDREW MILLS, President.

CHARLES MIEHLING, Secretary.

**TRUSTEES.**

S. P. PATTERSON,  
DAVID J. TAFF,  
ANDREW MILLS,  
SIDNEY W. HOPKINS,  
ROBERT J. WRIGHT,  
GUY CULGIN,

JOHN TIEBOUT,  
HENRY E. CRAMPTON,  
ABNER B. MILLS,  
CHARLES E. PELL,  
GEORGE B. RHODES,

FREDERICK ZITTEL,  
HENRY O. PERLEY,  
JOHN A. TACKABERRY,  
CHARLES T. GALLOWAY,  
A. T. J. RICE,  
W. H. HOLLISTER.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$9,200,500 00

**Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States .....	\$1,292,000 00	\$1,476,524 08	\$1,501,635 00
District of Columbia .....	32,000 00	33,925 90	33,300 00
State of Connecticut.....	60,000 00	64,206 70	60,000 00
State of Indiana.....	288,000 00	292,604 26	288,000 00
State of Massachusetts.....	800,000 00	861,833 49	860,000 00
State of Missouri .....	400,000 00	402,281 17	400,000 00
Cities in other States .....	2,041,500 00	2,224,269 71	2,197,200 00
Cities in this State .....	4,009,100 00	4,354,805 11	4,225,538 50
Counties in this State.....	896,500 00	931,318 60	912,750 00
	<u>\$9,819,100 00</u>	<u>\$10,641,859 02</u>	<u>\$10,478,423 50</u>
			10,478,423 50

Loans on pledge of securities, as authorized by chapter 689,

Laws of 1892 .....	100,000 00
Banking house and lot, cost, \$568,571.81; book value, \$250,000; estimated present value.....	250,000 00
Cash on deposit in banks or trust companies.....	800,999 87
Cash on hand .....	844,478 11
Total of collectible interest....	287,286 44

\$21,461,687 92

**LIABILITIES.****Amount due depositors, viz.:**

Principal .....	\$19,042,625 90
Interest credited or to be credited for the six months ending with December 31, 1897.....	316,047 13
	<u>\$19,358,673 03</u>
Surplus .....	2,103,014 89
	<u>\$21,461,687 92</u>

**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$1,162,149 27
From depositors, not including interest credited.....	6,046,184 64
From interest on loans, deposits and investments.....	837,925 61
From mortgages. ....	745,600 00
From redemption of stocks and bonds.....	482,500 00
From stocks and bonds sold, par value, \$318,000; amount received therefor.....	319,460 33
From loans paid.....	120,000 00
	<u>\$9,713,819 84</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$5,782,487 78
For loans on bonds and mortgages.....	460,250 00
For loans on pledge of securities .....	120,000 00
For stocks and bonds purchased, par value, \$2,046,500; cost, including premiums, commissions, etc.....	2,181,078 18
For interest (other than interest payments to depositors).....	13,846 86
For current expenses of the bank, viz.:	
For salaries .....	\$48,289 61
For expenses of banking house or rent of banking rooms.....	6,292 20
For other expenses.....	11,102 88
	60,684 64
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,145,477 98
	<u>\$9,713,819 84</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	54,905
Number of accounts opened or reopened during the year 1897.....	15,043
Number of accounts closed during the year 1897 .....	12,401
Total number of deposits received during the year 1897.....	84,896
Total number of payments to depositors during the year 1897.....	69,676
Amount deposited during the year 1897, not including interest credited for that period.....	\$6,046,184 64
Amount withdrawn during the year 1897.....	5,732,487 78
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$307,222 75
January, 1898.....	316,047 18
	623,269 88
Average amount of each account January 1, 1898.....	852 58
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,689 98
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	2

Rate per cent of dividends or interest to depositors during the year 1897, 3 and 4 per cent.

62. EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY.

[3 Chambers street; incorporated 1848.]

W. H. SLOCUM, President. CHAS. A. WHITNEY, Secretary.

TRUSTEES.

WILLIAM H. SLOCUM,	WILLIAM C. SMITH,	GEORGE ABEEL,
CHARLES F. GOODHUE,	AMASA H. SCOVILLE,	WARREN C. BARBER,
HAMILTON R. SEARLES,	CHARLES FRAZIER,	DICK S. RAMSAY,
HENRY L. SLOTE,	RICHARD YOUNG,	J. WORRAIL ARTHUR,
JOHN H. WAYDELL,	HENRY T. NICHOLS,	DANIEL W. WHITMORE,
NATHANIEL M. TERRY,	BRINKERHOFF MYERS,	CHAS. A. O'DONOHUE,
ANDREW J. ROBINSON,	J. SINCLAIR ARMSTRONG,	LOUIS W. SLOCUM.

FINANCIAL.

RESOURCES.

Bonds and mortgages .....	\$7,851,715 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	Actual cost. Estimated market value.
United States.....	\$2,217,000 00 \$2,373,961 25 \$2,493,595 00
State of Indiana .....	300,000 00 307,500 00 300,000 00
State of Maine .....	5,000 00 4,987 50 5,000 00
State of Massachusetts.....	500,000 00 525,840 15 534,075 00
State of Missouri .....	174,000 00 176,610 00 175,740 00

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States .....	\$2,132,672 30	\$2,244,004 90	\$2,262,651 77	
Cities in this State.....	1,023,349 82	1,044,520 78	1,050,540 82	
Counties in this State.....	195,000 00	196,195 00	198,200 00	
	<u>\$6,547,022 12</u>	<u>\$6,873,119 58</u>	<u>\$7,019,802 09</u>	\$7,019,802 09
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892 .....				49,000 00
Banking house and lot, cost, \$175,854.23; book value, \$175,854.23; estimated present value .....				160,000 00
Other real estate, cost, \$8,837.81; book value, \$8,837.81; estimated present value.....				9,000 00
Cash on deposit in banks or trust companies.....				1,141,646 76
Cash on hand.....				92,458 90
Total of collectible interest.....				183,837 56
Amount of all other assets, viz.: Rent accrued.....				95 00
				<u>\$15,957,555 81</u>

LIABILITIES.

Amount due depositors, viz :	
Principal .....	\$18,861,195 96
Interest credited or to be credited for the six months ending with December 31, 1897.....	251,847 14
	<u>\$18,612,548 10</u>
Surplus .....	2,845,012 21
	<u>\$15,957,555 81</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,260,536 78
From depositors, not including interest credited.....	4,000,853 79
From interest on loans, deposits and investments.....	606,778 85
From rents from banking house.....	942 50
From rents from other real estate.....	409 80
From mortgages.....	647,450 00
From redemption of stocks and bonds .....	69,000 00
From stocks and bonds sold, par value, \$163,000; amount received therefor.....	176,992 88
From loans paid.....	75,000 00
	<u>\$6,837,964 10</u>

PAYMENTS.

To depositors, including interest paid to them..	\$3,421,051 99
For loans on bonds and mortgages.....	891,200 00
For loans on pledge of securities...	49,000 00
For stocks and bonds purchased, par value, \$1,150,672.30; cost, including premiums, commissions, etc. ....	1,201,006 08
For interest (other than interest payments to depositors).....	7,738 87
For current expenses of the bank, viz.:	
For salaries.....	\$26,400 00
For expenses of banking house or rent of banking rooms.....	3,010 39
For other expenses .....	4,297 91
	<u>33,708 30</u>
For taxes on real estate, except banking house .....	158 20
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	1,234,105 66
	<u>\$6,837,964 10</u>



STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	18,152
Number of accounts opened or reopened during the year 1897.....	8,449
Number of accounts closed during the year 1897 .....	2,572
Total number of deposits received during the year 1897.....	17,767
Total number of payments to depositors during the year 1897.....	16,001
Amount deposited during the year 1897, not including interest credited for that period... ..	\$4,000,853 79
Amount withdrawn during the year 1897.....	8,421,051 99
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$240,540 06
January, 1898.....	251,347 14
	491,927 20
Average amount of each account January 1, 1898....	749 92
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,095 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	5

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent. on sums from \$5 to \$3,000.

63. THE EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY.

[51 Chambers street; incorporated 1850.]

JAMES McMAHON, President. DAVID LEDWITH, Comptroller.

TRUSTEES.

JAMES McMAHON,	ROBERT J. HOGUET,	L. V. O'DONOHUE,
JAMES RORKE,	JAMES G. JOHNSON,	JOHN CRANE,
HENRY AMY,	JOHN D. KEILEY,	FREDERICK R. COUDERT,
JAMES R. FLOYD,	HERMAN RIDDER,	VINCENT P. TRAVERS,
CHARLES V. FORNES,	MILES TIERNEY,	HUGH KELLY,
MARCUS J. McLAUGHLIN,	JOHN C. McARTHY,	JOHN BYRNE,
JOHN GOOD,		JAS. McGOVERN.

FINANCIAL.  
RESOURCES.

Bonds and mortgages .....	\$27,895,205 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States.....	\$5,435,000 00
State of Connecticut.....	10,000 00
State of Delaware.....	50,000 00
State of Indiana .....	500,000 00
State of Kentucky.....	83,000 00
State of Maryland.....	762,000 00
State of Massachusetts.....	500,000 00
State of Missouri.....	410,000 00
State of New Hampshire.....	56,500 00
Cities in other States.....	2,803,000 00
Cities in this State .....	13,191,850 00
Counties in this State. ....	2,503,000 00
	\$28,304,350 00
	\$29,915,960 87
	\$29,436,554 50
	29,436,554 50
Banking house and lot, cost, \$841,776.84; book value, \$500,000; estimated present value .....	500,000 00
Cash on deposit in banks or trust companies.. ..	1,688,058 55
Cash on hand .....	708,785 89
Total of collectible interest.....	785,479 94
	\$61,012,028 81

## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$51,854,747 28	
Interest credited or to be credited for the six months ending with December 31, 1897 .....	843,143 01	
		\$52,197,890 29
Surplus .....		8,814,188 52
		<u>\$61,012,028 81</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,940,275 73
From depositors, not including interest credited.....	18,895,706 18
From interest on loans, deposits and investments .....	2,456,862 56
From rents from banking house.....	17,382 44
From mortgages.....	1,855,350 00
From redemption of stocks and bonds.....	154,500 00
From stocks and bonds sold, par value, \$295,000; amount received therefor.....	298,776 00
	<u>\$20,118,852 91</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$14,051,309 62
For loans on bonds and mortgages.....	2,096,850 00
For stocks and bonds purchased, par value, \$1,226,000; cost, including premiums, commissions, etc....	1,405,958 80
For interest (other than interest payments to depositors). ....	4,165 01
For current expenses of the bank, viz.:	
For salaries.....	\$87,130 00
For expenses of banking house or rent of banking rooms .....	22,650 03
For other expenses.....	17,575 50
	<u>127,364 58</u>
Other payments, viz.: Loss on sale of foreclosed properties....	88,416 08
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	2,394,789 87
	<u>\$20,118,852 91</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	83,747
Number of accounts opened or reopened during the year 1897.....	14,557
Number of accounts closed during the year 1897.....	13,028
Total number of deposits received during the year 1897.....	94,466
Total number of payments to depositors during the year 1897.....	105,586
Amount deposited during the year 1897, not including interest credited for that period.....	\$18,895,706 18
Amount withdrawn during the year 1897..	14,051,309 62
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$830,995 90
January, 1898 .....	843,143 01
	<u>1,674,138 91</u>
Average amount of each account January 1, 1898.....	623 28
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,178 75
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	668

Rate per cent. of dividends or interest to depositors during the year 1897,  
8½ per cent.

64. EXCELSIOR SAVINGS BANK, NEW YORK CITY.

[79 West Twenty-third street; incorporated 1869.]

GEO. C. WALDO, President. JOHN C. GRISWOLD, Secretary.

TRUSTEES.

JOHN DICKSON, GEORGE C. WALDO, JAMES H. BRESLIN,  
EDWARD L. MERRIFIELD, GEORGE C. CURRIER, ALFRED J. CAMMEYER,  
JAMES C. GULICK, ROBERT DUNLAP, HENRY DAZIAN,  
A. L. ASHMAN, WILLIAM H. WOOLVERTON, JOHN C. GULICK,  
ROBERT C. BROWN, DANIEL J. CARROLL.

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$1,047,050 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Louisiana .....	\$150,000 00	\$148,092 60	\$151,500 00
State of North Dakota.....	16,047 00	16,914 41	18,455 11
State of Texas .....	4,000 00	4,554 00	4,600 00
State of Alabama. ....	55,000 00	57,371 10	59,550 00
State of North Carolina.....	15,000 00	19,535 25	19,800 00
State of Idaho .....	80,000 00	82,188 00	82,700 00
Cities in this State.....	75,000 00	80,839 80	80,445 00
Towns in this State.. ....	298,100 00	333,267 32	366,292 00
Villages in this State.....	201,498 62	217,392 05	220,098 55
School districts.....	29,000 00	30,165 00	30,980 00
	<u>\$873,645 62</u>	<u>\$939,819 53</u>	<u>\$984,420 66</u>
			984,420 66

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	74,000 00
Other real estate, cost, \$4,612.88; book value, \$4,284.56; estimated present value.....	4,284 56
Cash on deposit in banks or trust companies .....	46,268 24
Cash on hand.....	7,860 52
Total of collectible interest.....	29,566 85
Amount of all other assets, viz.: Fixtures.....	2,500 00
	<u>\$2,195,450 83</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$2,069,407 91
Interest credited or to be credited for the six months ending with December 31, 1897.....	81,515 80
	<u>\$2,100,923 71</u>
Surplus.....	94,527 12
	<u>\$2,195,450 83</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$68,276 96
From depositors, not including interest credited ....	1,229,494 71
From interest on loans, deposits and investments . ....	87,523 48
From rents from other real estate .....	800 00
From mortgages.....	156,287 50
From redemption of stocks and bonds.....	5,499 77
From stocks and bonds sold, par value, \$40,000; amount received therefor.....	48,134 06
From loans paid... ..	108,900 00

## From all other sources, viz.:

Insurance .....	\$162 20	
Rebate assessment, account real estate.....	18	
Repayment of one credit of interest.....	87	
		<u>\$162 75</u>
		<u><u>\$1,699,578 27</u></u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,052,046 63	
For loans on bonds and mortgages .....	891,800 00	
For loans on pledge of securities.....	94,000 00	
For stocks and bonds purchased, par value, \$83,500; cost, including premiums, commissions, etc.....	88,130 55	
For interest (other than interest payments to depositors).....	1,529 85	
For current expenses of the bank, viz.:		
For salaries .....	\$10,839 00	
For expenses of banking house or rent of banking rooms .....	5,499 96	
For other expenses.....	1,961 81	
		<u>18,300 27</u>
For taxes on real estate, except banking house.....	144 23	
For repairs and other incidental expenses on real estate, except banking house.....	229 56	
Other payments, viz.:		
Insurance .....	\$162 20	
Balance over and short cash items .....	6 23	
Estate G. W. Schoonmaker, trustees' agreement.....	100 00	
		<u>268 43</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	58,628 76	
		<u><u>\$1,699,578 27</u></u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	7,686	
Number of accounts opened or reopened during the year 1897.....	2,226	
Number of accounts closed during the year 1897.....	1,647	
Total number of deposits received during the year 1897.....	15,863	
Total number of payments to depositors during the year 1897.....	18,977	
Amount deposited during the year 1897, not including interest credited for that period .....	\$1,229,494 71	
Amount withdrawn during the year 1897.....	1,052,046 63	
Amount of interest credited and paid for the year 1897, viz.:		
July, 1897 .....	\$20,657 27	
January, 1898.....	31,515 80	
		<u>61,173 07</u>
Average amount of each account January 1, 1898.....	273 84	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,000 00	
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	27	
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	2	
Total amount of such accounts.....	<u><u>\$8,155 20</u></u>	

Rate per cent. of dividends or interest to depositors during the year 1897,  
 $\frac{3}{4}$  per cent.

65. THE FRANKLIN SAVINGS BANK, NEW YORK CITY.

[656 and 658 Eighth avenue; incorporated 1860.]

ARCHIBALD TURNER, President.

WILLIAM G. CONKLIN, Secretary.

TRUSTEES.

GEORGE H. BEYER,	GEORGE G. ROCKWOOD,	THOMAS C. ACTON,
GEORGE CROUCH,	JOHN J. SMITH,	WILSON M. POWELL,
WELCOME G. HITCHCOCK,	ARCHIBALD TURNER,	JAMES VAN DYKE CARD,
JOHN D. ROBINSON,	BERNARD KARSCH,	HOWARD C. SMITH,
JOHN S. SILLS,	JAMES G. CANNON,	CHARLES A. WALKER,
WILLIAM H. VAN KLEECK,	J. EDGAR LEAYCRAFT,	WILLIAM H. PORTER,
JOSEPH H. CHAPMAN,	WILLIAM G. CONKLIN,	STUART DUNCAN,
	FRANCIS C. TRAVERS.	

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$3,438,000 00
Stock and bond investments, viz.:				
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
United States .....	\$450,000 00	\$513,859 37	\$522,000 00	
State of Missouri .....	100,000 00	101,187 50	100,000 00	
State of Massachusetts.....	250,000 00	270,625 00	270,000 00	
State of Indiana .....	100,000 00	103,250 00	103,000 00	
Cities in other States.....	400,000 00	435,195 00	433,500 00	
Cities in this State.....	1,674,200 00	1,914,919 10	1,901,500 00	
Counties in this State.....	485,000 00	537,023 00	525,350 00	
	<u>\$3,459,200 00</u>	<u>\$3,876,058 97</u>	<u>\$3,855,449 00</u>	3,855 449 00
Banking house and lot, cost, \$205,000; book value, \$205,000; estimated present value.....				150,000 00
Cash on deposit in banks or trust companies.....				870,476 77
Cash on hand. ....				88,347 92
Total of collectible interest.....				113,669 13
				<u>\$7,965,942 82</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....	\$6,042,500 19		
Interest credited or to be credited for the six months ending with December 31, 1897.....	110,604 73		
		<u>\$7,053,104 92</u>	
Surplus .....		912,837 90	
		<u>\$7,965,942 82</u>	

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$379,030 34
From depositors, not including interest credited.....	2,536,497 42
From interest on loans, deposits and investments.....	824,240 78
From rents from banking house.....	4,906 64
From mortgages.....	378,800 00
From redemption of stocks and bonds.....	5,000 00
From stocks and bonds sold, par value, \$30,000; amount received therefor...	81,817 00
From loans paid.....	141,400 00
	<u>\$3,801,192 18</u>

PAYMENTS.	
To depositors, including interest paid to them.....	\$2,476,889 58
For loans on bonds and mortgages .....	505,000 00
For loans on pledge of securities.....	82,400 00
For stocks and bonds purchased, par value, \$265,000; cost, including premiums, commissions, etc.....	286,092 00
For interest (other than interest payments to depositors) .....	902 08
For current expenses of the bank, viz.:	
For salaries.....	\$25,250 00
For expenses of banking house or rent of banking rooms.....	2,809 63
For other expenses.....	8,464 20
	31,583 83
Other payments, viz. : Purchase of real estate .....	60,000 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	408,824 69
	<u>\$3,801,192 18</u>

STATISTICAL INFORMATION.	
Number of open accounts January 1, 1898.....	26,803
Number of accounts opened or reopened during the year 1897.....	5,574
Number of accounts closed during the year 1897.....	4,612
Total number of deposits received during the year 1897.....	45,705
Total number of payments to depositors during the year 1897..	88,990
Amount deposited during the year 1897, not including interest credited for that period.....	\$2,586,497 42
Amount withdrawn during the year 1897.....	2,476,889 58
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$107,022 61
January, 1898.....	110,604 73
	217,627 34
Average amount of each account January 1, 1898.....	259 01
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	3,687 88
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	118
Rate per cent of dividends or interest to depositors during the year 1897, $\frac{3}{4}$ per cent.	

66. THE GERMAN SAVINGS BANK IN THE CITY OF NEW YORK.	
[157 Fourth avenue; Incorporated 1859.]	
PHILIP BISSINGER, President.	GUSTAV F. AMTHOR, Treasurer.
TRUSTEES.	
PHILIP BISSINGER, ROBERT SCHELL, HUGO WESENDONCK, GEORGE H. MOLLER, CHARLES UNGER, JULIUS W. BRUNN, HUGO SCHUMANN, GEORGE SHERMAN,	JAMES SPEYER, ALFRED ROELKER, KARL MEISSNER, EWALD FLEITMANN, GUST. HEYE, C. A. ZOEBISCH, GEORGE F. VICTOR,  GEORGE GUDEWILL, DALLAS B. PRATT, ERNEST STEIGER, CASIMIR TAG, PERCIVAL KNAUTH, ALFRED DOLGE, CARL GOEPEL, ROBERT REUTTER.

FINANCIAL.	
RESOURCES.	
Bonds and mortgages.....	\$20,228,304 00
Stock and bond investments, viz.:	
Stocks and bonds.	
United States .....	Par value \$2,484,000 00
State of New York.....	Actual cost. \$2,600,109 16
State of New Jersey .....	Estimated market value. \$2,777,480 00
	168,000 00
	174,317 50
	173,880 00
	114,000 00
	137,954 61
	116,160 00

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Georgia .....	\$500,000 00	\$512,125 00	\$510,000 00
State of Massachusetts.....	2,899,844 00	2,611,751 17	2,600,067 76
State of Maryland .. .....	1,542,000 00	1,562,182 83	1,542,500 00
State of South Carolina .....	500,000 00	507,500 00	535,000 00
State of Tennessee.....	1,502,000 00	1,445,880 49	1,472,050 00
State of Ohio .....	510,000 00	510,719 25	510,000 00
State of Louisiana .....	758,500 00	757,497 50	758,500 00
State of Indiana .....	1,512,000 00	1,486,762 74	1,512,000 00
State of Missouri .....	750,000 00	753,415 33	750,000 00
State of Texas .....	436,200 00	465,259 06	506,272 00
State of Minnesota.....	634,000 00	630,276 10	634,000 00
State of Colorado.....	340,000 00	358,571 78	354,000 00
Cities in other States.....	8,106,220 00	8,365,597 33	8,363,099 62
Cities in this State.....	751,323 95	767,720 77	763,377 06
	<u>\$18,007,587 95</u>	<u>\$18,656,140 02</u>	<u>\$18,878,386 44</u>
			<u>\$18,878,386 44</u>
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892 .....			35,000 00
Banking house and lot, cost, \$834,488.78; book value, \$575,000; estimated present value.....			575,000 00
Other real estate, cost, \$314,485.40; book value, \$314,485.40; estimated present value.....			314,485 40
Cash on deposit in banks or trust companies.....			8,121,929 09
Cash on hand.....			536,858 40
Total of collectible interest.....			503,633 80
Amount of all other assets, viz : Rent from bank building....			2,099 48
			<u>\$44,195,196 61</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$39,706,918 11
Interest credited or to be credited for the six months ending with December 31, 1897.....	729,733 14
	<u>\$40,436,651 25</u>
Surplus .....	3,758,545 36
	<u>\$44,195,196 61</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$3,810,475 42
From depositors, not including interest credited .....	11,593,039 91
From interest on loans, deposits and investments.....	1,699,317 10
From rents from banking house .....	27,803 89
From rents from other real estate .....	16,469 13
From mortgages .....	875,521 15
From redemption of stocks and bonds.....	1,987,830 98
From stocks and bonds sold, par value, \$150,000; amount received therefor .....	175,000 00
From loans paid.....	200,000 00
From all other sources, viz.: From rebate $\frac{1}{4}$ per cent. upon \$1,000,000 State of Massachusetts $3\frac{1}{4}$ per cent. bonds .....	1,250 00
	<u>\$20,886,707 57</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$9,579,190 25
For loans on bonds and mortgages .....	2,677,824 98
For loans on pledge of securities .....	100,000 00



For stocks and bonds purchased, par value, \$4,087,019 ; cost, including premiums, commissions, etc. ....	\$4,184,509 72
For interest (other than interest payments to depositors) .....	25,898 97
For current expenses of the bank, viz.:	
For salaries .....	\$73,544 48
For expenses of banking house or rent of banking rooms. ....	8,201 87
For other expenses .....	11,220 44
	<hr/>
	92,966 24
For taxes on real estate, except banking house.....	4,170 90
For repairs and other incidental expenses on real estate, except banking house.....	5,503 26
Other payments, viz.: Costs, etc., in foreclosures, repairs and improvements on real estate .....	58,855 76
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	8,658,287 49
	<hr/>
	\$20,386,707 57
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	94,885
Number of accounts opened or reopened during the year 1897.....	17,284
Number of accounts closed during the year 1897.....	18,098
Total number of deposits received during the year 1897.....	128,070
Total number of payments to depositors during the year 1897.....	96,778
Amount deposited during the year 1897, not including interest credited for that period.....	\$11,598,039 91
Amount withdrawn during the year 1897.....	9,579,190 25
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$691,463 38
January, 1898 .....	729,733 14
	<hr/>
	1,421,196 52
Average amount of each account January 1, 1898.....	428 65
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,875 25
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	658
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

## 67. THE GREENWICH SAVINGS BANK, NEW YORK CITY.

[246 and 248 Sixth avenue; incorporated 1833.]

JOHN HARSEN RHOADES, President.

JAMES QUINLAN, Treasurer.

## TRUSTEES.

JOHN S. DICKERSON,  
JOHN HARSEN RHOADES,  
JOHN A. STEWART,  
LOWELL LINCOLN,  
CHARLES P. DALY,  
JOHN S. McLEAN,  
EDWARD OOTHOUT,  
JOSEPH H. GRAY,  
JOHN WILSON,  
J. B. M. GROSVENOR,  
WILLIAM B. STEWART,

GEORGE G. DeWITT,  
ALFRED L. WHITE,  
B. AYMAR SANDS,  
JAMES A. GARLAND,  
ARCHIBALD D. RUSSELL,  
EDWARD N. TAILER,  
JOHN L. RIKER,  
GEORGE W. SMITH,  
FRANCIS H. LEGGETT,  
CHARLES A. DAVISON,  
ALGERNON S. FRISSELL,  
THOMAS H. BARBER,

WILLIAM T. WARDWELL,  
CHARLES STEWART SMITH,  
DAVID M. MORRISON,  
BENJAMIN O. CHISOLM,  
WARREN N. GODDARD,  
JAMES QUINLAN,  
JOHN DOWNEY,  
GEORGE G. HAVEN,  
A. GIFFORD AGNEW,  
J. HAMPDEN ROBB,  
A. D. JULLIARD.



FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$16,046,925 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States .....	\$1,005,000 00	\$5,463,592 70	\$5,822,137 50
District of Columbia .....	190,800 00	231,196 45	198,584 64
State of New Hampshire.....	833,500 00	872,689 99	841,485 96
State of Massachusetts .....	3,000,000 00	3,213,498 97	3,016 140 00
State of Rhode Island .....	295,000 00	326,296 16	295,000 00
State of Connecticut .....	272,000 00	290,809 94	272,187 50
State of Maine.....	400,000 00	398,542 47	401 000 00
State of Ohio . .....	250,000 00	247,125 00	250,000 00
State of Indiana .....	510,000 00	522,814 35	511,578 00
State of Missouri. ....	250,000 00	252,968 61	250,000 00
State of Pennsylvania .....	60,000 00	65,885 16	60,876 00
State of Minnesota .....	114,000 00	115,884 06	114,000 00
Cities in other States .....	3,700,183 05	4,012,222 41	3,750,001 24
Cities in this State.....	4,301,404 27	4,791,742 77	4,555,365 61
Counties in this State .....	804,000 00	877,903 66	811,557 20
	<u>\$19,451,837 32</u>	<u>\$21,183,102 70</u>	<u>\$20,649,913 65</u>
			20,649,918 65
Banking house and lot, cost, \$611,686.52; book value, \$250,000; estimated present value .....			250,000 00
Cash on deposit in banks or trust companies.....			1,125,632 75
Cash on hand.....			872,406 93
Total of collectible interest.....			389,533 23
			<u>\$38,834,411 56</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal .. .....	\$34,348,554 07
Interest credited or to be credited for the six months ending with December 31, 1897 .....	563,678 51
	<u>\$34,912,233 18</u>
Other liabilities, viz.: Expenses incurred, but unpaid.....	754 23
Surplus.....	3,921,424 15
	<u>\$38,834,411 56</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$1,772,422 43
From depositors, not including interest credited .....	7,446,084 68
From interest on loans, deposits and investments .....	1,499,974 75
From mortgages.....	605,200 00
From redemption of stocks and bonds .. .....	40,000 00
From stocks and bonds sold, par value, \$1,545,388.40; amount received therefor ....	1,611,897 66
From all other sources, viz.:	
Insurance premiums repaid.....	\$16 40
Expenses repaid .....	8 00
Repayment on account of premium on stocks .....	3,477 43
	<u>3,501 83</u>
	<u>\$12,979,081 85</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$7,434,187 50
For loans on bonds and mortgages.....	2,086,125 00
For stocks and bonds purchased, par value, \$1,721,448.44; cost, including premiums, commissions, etc.....	1,866,379 98
For interest (other than interest payments to depositors).....	18,087 59

## For current expenses of the bank, viz. :

For salaries .....	\$55,549 88
For expenses of banking house or rent of banking rooms.	6,578 56
For other expenses.....	14,058 22

**\$76,186 61**

## Other payments, viz.:

Reimbursement of depositor for draft claimed to be a forgery ..	\$66 38
Insurance premiums..	16 40
Loss on light-weight gold.....	42 26

**125 04**

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....

**1,498,089 68****\$12,979,081 35**

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	69,679
Number of accounts opened or reopened during the year 1897.	18,518
Number of accounts closed during the year 1897.....	10,829
Total number of deposits received during the year 1897.....	85,518
Total number of payments to depositors during the year 1897.	75,262
Amount deposited during the year 1897, not including interest credited for that period .....	\$7,446,084 68
Amount withdrawn during the year 1897.....	7,484,187 50
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$553,246 81
January, 1898 .....	563,678 51
	<b>1,116,925 32</b>
Average amount of each account January 1, 1898 .....	501 00
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	4,549 11
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	582

Rate per cent. of dividends or interest to depositors during the year 1897,  $3\frac{1}{4}$  per cent.**68. HARLEM SAVINGS BANK, NEW YORK CITY.**

[2279-2281 Third avenue; incorporated 1863.]

CHARLES B. TOOKER, President.

L. HOMER HART, Secretary.

## TRUSTEES.

CHARLES B. TOOKER,  
SILAS A. BRUSH,  
RICHARD WEBBER,  
ISRAEL C. JONES,MICHAEL DUFF,  
GRANVILLE F. DAILEY,  
JOSEPH SPEARS,  
THOMAS CRAWFORD,  
WILLIAM E. TROTTER,AUGUSTUS GAREISS,  
D. M. WILLIAMS,  
WILLIAM B. REED,  
WILLIAM H. CALDWELL.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... **\$3,600,867 27**  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$388,100 00	\$450,105 00	\$482,068 00
State of Texas.....	29,000 00	32,331 69	34,510 00
State of Massachusetts.....	100,000 00	109,000 00	109,000 00
Cities in other States.....	50,000 00	53,370 00	53,500 00
Cities in this State.....	1,381,800 00	1,612,378 03	1,612,664 00
Counties in this State.....	363 000 00	379,852 40	374,380 00
Towns in this State.....	203,500 00	207,615 93	208,000 00
Villages in this State.....	442,500 00	468,388 00	463,120 00
School districts .....	49,000 00	49,752 50	49,000 00
	<b>\$3,006,900 00</b>	<b>\$3,862,794 15</b>	<b>\$3,836,842 00</b>

**3,836,842 00**

Banking house and lot, cost, \$128,289 91; book value, \$110,000; estimated present value.....	\$110,000 00
Cash on deposit in banks or trust companies.....	624,838 69
Cash on hand.....	62,191 70
Total of collectible interest.....	81,153 78
Amount of all other assets, viz.: Rent.....	125 00
	<hr/>
	<b>\$7,815,018 44</b>
	<hr/>

## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$7,134,398 42
Interest credited or to be credited for the six months ending with December 31, 1897.....	121,156 02
	<hr/>
	<b>\$7,255,554 44</b>
Surplus.....	559,464 00
	<hr/>
	<b>\$7,815,018 44</b>
	<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$319,592 05
From depositors, not including interest credited.....	3,219,090 58
From interest on loans, deposits and investments.....	824,547 76
From rents from banking house.....	8,180 00
From mortgages.....	268,775 00
From redemption of stocks and bonds.....	29,834 27
From all other sources, viz.:	
Loss and gain for correction of ledgers.....	\$47 50
Loss and gain for reduction of stocks and bonds.....	25,952 15
Loss and gain, banking house.....	800 00
Loss and gain, teller's error.....	10 00
	<hr/>
	<b>26,809 65</b>
	<hr/>
	<b>\$4,191,829 31</b>
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$2,820,894 15
For loans on bonds and mortgages.....	329,892 51
For stocks and bonds purchased, par value, \$271,000; cost, including premiums, commissions, etc.....	298,267 15
For interest (other than interest payments to depositors).....	3,839 35
For current expenses of the bank, viz.:	
For salaries.....	\$21,450 00
For other expenses.....	5,193 61
	<hr/>
	<b>26,643 61</b>
Other payments, viz.:	
Loss and gain, reduction of stocks and bonds.....	\$25,952 15
Loss and gain, banking house.....	800 00
Loss and gain, teller's error.....	10 00
	<hr/>
	<b>26,762 15</b>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	686,530 39
	<hr/>
	<b>\$4,191,829 31</b>
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	27,368
Number of accounts opened or reopened during the year 1897.....	7,816
Number of accounts closed during the year 1897.....	5,841
Total number of deposits received during the year 1897.....	53,491
Total number of payments to depositors during the year 1897.....	43,266

Amount deposited during the year 1897, not including interest credited for that period.....	\$3,219,090 58
Amount withdrawn during the year 1897.....	2,820,894 15
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$114,706 27
January, 1898.....	121,156 02
	<u>235,862 29</u>
Average amount of each account January 1, 1898.....	265 11
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,034 92
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	<u>89</u>

Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 4 per cent.

### 69. INSTITUTION FOR THE SAVINGS OF MERCHANTS' CLERKS, NEW YORK CITY.

[20 Union square; incorporated 1848.]

FRANK M. HURLBUT, President.

JOHN T. WEEKS, Cashier.

#### TRUSTEES.

JAMES M. CONSTABLE,	EDWARD M. TOWNSEND,	N. DENTON SMITH,
WALTER T. MILLER,	HEWLETT SCUDDER,	W. EMLIN ROOSEVELT,
ANDREW C. ARMSTRONG,	WILLIAM J. QUINLAN, Jr.,	CHARLES G. THOMPSON,
GEORGE G. WILLIAMS,	WILLIAM GREENOUGH,	FREDERIC BRONSON,
EGERTON L. WINTHROP,	ANDREW WARNER,	FRANK M. HURLBUT.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages.....	\$4,602,800 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$1,000,000 00	\$1,089,657 85	\$1,162,833 34	
State of Maine .....	105,000 00	115,255 00	105,000 00	
State of Massachusetts.....	900,000 00	928,972 50	911,781 25	
State of Connecticut .....	110,000 00	113,890 00	110,000 00	
Cities in this State .....	757,200 00	801,124 60	778,583 87	
Counties in this State .....	476,000 00	555,319 45	498,015 00	
	<u>\$3,348,200 00</u>	<u>\$3,604,208 90</u>	<u>\$3,565,713 46</u>	3,565,713 46

Banking house and lot, cost, \$172,820; book value, \$172,820; estimated present value .....	172,820 00
Cash on deposit in banks or trust companies.....	559,859 84
Cash on hand.....	44,379 99
Total of collectible interest.....	103,273 62
Amount of all other assets, viz : Rents from bank building accrued .....	721 91

\$9,049,568 82

##### LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$7,967,560 15
Interest credited or to be credited for the six months ending with December 31, 1897 .....	131,463 39
	<u>\$8,099,023 54</u>
Surplus.....	950,545 28
	<u>\$9,049,568 82</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day . . . . .	\$493,973 46
From depositors, not including interest credited . . . . .	2,541,012 19
From interest on loans, deposits and investments . . . . .	825,839 67
From rents from banking house . . . . .	9,843 55
From mortgages . . . . .	294,000 00
From redemption of stocks and bonds . . . . .	100,000 00
From all other sources, viz.:	

Cash drawer difference, cash over . . . . .	\$4 00	
Premium on bonds, \$100,000 sold . . . . .	250 00	
		254 00
		<u>\$3,764,422 87</u>

## PAYMENTS.

To depositors, including interest paid to them . . . . .	\$2,360,085 64
For loans on bonds and mortgages . . . . .	662,500 00
For stocks and bonds purchased, par value, \$100,000; cost, including premiums, commissions, etc . . . . .	108,937 50
For interest (other than interest payments to depositors) . . . . .	700 00
For current expenses of the bank, viz.:	

For salaries . . . . .	\$20,327 45	
For expenses of banking house or rent of banking rooms . . . . .	4,020 58	
For other expenses . . . . .	2,614 57	
		27,862 60

Other payments, viz.: Old balances paid depositors . . . . .	97 80
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day . . . . .	604,239 83
	<u>\$3,764,422 87</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 . . . . .	13,746
Number of accounts opened or reopened during the year 1897 . . . . .	1,995
Number of accounts closed during the year 1897 . . . . .	1,719
Total number of deposits received during the year 1897 . . . . .	14,045
Total number of payments to depositors during the year 1897 . . . . .	13,796
Amount deposited during the year 1897, not including interest credited for that period . . . . .	\$2,541,012 19
Amount withdrawn during the year 1897 . . . . .	2,360,085 64
Amount of interest credited and paid for the year 1897, viz.:	

July, 1897 . . . . .	\$130,038 81	
January, 1898 . . . . .	131,463 39	
		261,501 70

Average amount of each account January 1, 1898 . . . . .	589 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate . . . . .	4,312 52
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers . . . . .	355

Rate per cent. of dividends or interest to depositors during the year 1897,  
8½ per cent.

70. IRVING SAVINGS INSTITUTION, NEW YORK CITY.

[115 Chambers street; incorporated 1851.]

W. H. B. TOTTEN, President.

G. BYRON LATIMER, Secretary.

TRUSTEES.

JOSEPH ROGERS,  
J. A. HARDENBERGH,  
F. MEYER,  
G. A. ELLIS,  
J. H. DYE,  
W. H. B. TOTTEN,  
M. GERDES,

D. B. HALSTEAD,  
J. K. LASHER,  
L. I. SEAMAN,  
C. W. MILLER,  
W. H. DUCKWORTH,  
HENRY KROGER,  
A. G. BOGERT,

J. W. CASTREE,  
J. E. CARPENTER,  
C. H. FANCHER,  
J. W. NIX,  
G. B. LATIMER,  
C. D. BOSCHEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$4,296,850 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States .....	\$830,000 00	\$878,117 54	\$923,500 00
Cities in other States .....	460,000 00	506,513 55	511,950 00
Cities in this State .....	1,182,945 40	1,353,661 70	1,230,504 30
Counties in this State.....	219,000 00	245,912 38	236,515 00
	<u>\$2,631,945 40</u>	<u>\$2,986,205 17</u>	<u>\$2,902,469 30</u>
			2,902,469 30

Banking house and lot, cost, \$115,617.23; book value, \$112,000;  
estimated present value ..... 112,000 00

Cash on deposit in banks or trust companies..... 465,264 89

Cash on hand..... 78,248 19

Total of collectible interest..... 98,482 31

\$7,952,814 69

LIABILITIES.

Amount due depositors, viz.:

Principal ..... \$7,036,833 20  
Interest credited or to be credited for the six months end-  
ing with December 31, 1897..... 131,378 70

\$7,167,711 90

Surplus..... 785,102 79

\$7,952,814 69

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day ..	\$381,951 53
From depositors, not including interest credited.....	2,310,028 16
From interest on loans, deposits and investments.....	305,897 94
From mortgages.....	209,800 00
From redemption of stocks and bonds .....	6,689 15
From stocks and bonds sold, par value, \$400,000; amount re- ceived therefor.....	445,937 50
From loans paid.....	1,200 00
From real estate sold.....	27,000 00
	<u>\$3,688,504 28</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,727,745 21
For loans on bonds and mortgages.....	1,088,000 00
For loans on pledge of securities.....	1,200 00
For stocks and bonds purchased, par value, \$260,000; cost, in- cluding premiums, commissions, etc.....	281,523 16

**For current expenses of the bank, viz.:**

For salaries.....	\$20,700 00	
For expenses of banking house or rent of banking rooms.	1,340 98	
For other expenses.....	4,910 54	
		<b>\$26,951 47</b>
Other payments, viz.: Banking house .....		19,571 86
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		548,513 08
		<b>\$3,688,504 28</b>

**STATISTICAL INFORMATION.**

Number of open accounts January 1, 1898.....	13,975
Number of accounts opened or reopened during the year 1897.	2,454
Number of accounts closed during the year 1897.....	1,842
Total number of deposits received during the year 1897.....	14,248
Total number of payments to depositors during the year 1897..	11,139
Amount deposited during the year 1897, not including interest credited for that period.....	\$2,810,028 16
Amount withdrawn during the year 1897.....	1,727,745 21
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$123,188 59
January, 1898.....	181,378 70
	<b>254,567 29</b>
Average amount of each account January 1, 1898.....	512 89
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate. ....	5,584 33
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	118

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

**71. ITALIAN SAVINGS BANK, NEW YORK CITY.**

[48 Spring street; Incorporated 1893.]

J. N. FRANCOLINI, President.

CONSTANT J. DONDERO, Secretary.

**TRUSTEES.**

JOSEPH N. FRANCOLINI,	ROCCO M. MARASCO,	DOMENICO ABBATE,
ANGELO ZUCCHI,	JAMES J. SLEVIN,	ANTONIO C. ASTARITA,
THOMAS MACKELLAR,	GEORGE J. KENNY,	BERNARD J. McCANN,
MICHAEL LAPP,	FERNANDO BAITES,	FRANK L. FRUGONE,
DOMENICO SALADINO,	PASQUALE FRANCOLINI,	JOSEPH BOVA.
	JOHN E. WAYLAND,	

**FINANCIAL.****RESOURCES.**

Cash on deposit in banks or trust companies.....	\$63,445 98
Cash on hand.....	2,824 09
	<b>\$66,270 07</b>

**LIABILITIES.****Amount due depositors, viz.:**

Principal .....	\$65,816 26
Interest credited or to be credited for the six months ending with December 31, 1897 .....	736 46
	<b>\$66,052 72</b>
Surplus.....	217 35
	<b>\$66,270 07</b>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.	
Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$21,584 00
From depositors, not including interest credited.....	112,975 19
From interest on loans, deposits and investments.....	1,283 22
	<hr/>
	\$135,842 41

PAYMENTS.	
To depositors, including interest paid to them.....	\$69,572 84
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	66,270 07
	<hr/>
	\$135,842 41

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898..	634
Number of accounts opened or reopened during the year 1897.	598
Number of accounts closed during the year 1897.....	262
Total number of deposits received during the year 1897.....	8,187
Total number of payments to depositors during the year 1897.	2,195
Amount deposited during the year 1897, not including interest credited for that period.....	\$112,540 39
Amount withdrawn during the year 1897 .....	69,187 54
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$434 80
January, 1898.....	736 46
	<hr/>
	1,171 26
Average amount of each account January 1, 1898.....	104 19
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	2,026 88
	<hr/>
Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.	

72. THE MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY.

[644 Broadway; Incorporated 1850.]

JOSEPH BIRD, President.

FRANK G. STILES, Secretary.

TRUSTEES.

GEORGE BLAGDEN,	J. H. WATSON,	HARRISON E. GAWTRY,
EDWARD KING,	E. A. WALTON,	ROBERT A. McKIM,
G. H. McLEAN,	JOSEPH BIRD,	FRANK G. STILES,
W. H. OAKLEY,	BENJAMIN PERKINS,	JAMES E. WARE,
H. B. STOKES,	EDWARD H. SCHELL,	J. WALTER SPALDING.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$5,105,066 00		
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States .....	\$2,250,000 00	\$2,576,905 89	\$2,525,000 00
Cities in other States .....	100,000 00	102,670 96	104,000 00
Cities in this State.....	800,000 00	812,160 62	805,000 00
Towns in this State .....	155,000 00	156,210 62	160,240 00
Villages in this State.....	25,000 00	25,000 00	26,450 00
	<hr/>	<hr/>	<hr/>
	\$2,830,000 00	\$3,172,938 09	\$3,120,690 00
	<hr/>	<hr/>	<hr/>
			8,120,690 00



## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$5,425,891 86	
Interest credited or to be credited for the six months ending with December 31, 1897.....	101,320 90	
		\$5,526,712 26
Surplus.....		574,682 64
		<u>\$6,101,394 90</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$441,055 43
From depositors, not including interest credited.....	1,832,479 21
From interest on loans, deposits and investments.....	228,202 69
From rents from banking house.....	4,178 76
From mortgages.....	223,150 00
From redemption of stocks and bonds.....	25,000 00
From loans paid.....	2,500 00
From all other sources, viz.: Rebate of taxes.....	18 90
	<u>\$2,756,584 99</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$1,397,388 54
For loans on bonds and mortgages.....	430,000 00
For loans on pledge of securities.....	2,500 00
For stocks and bonds purchased, par value, \$379,000; cost, including premiums, commissions, etc.....	899,117 80
For interest (other than interest payments to depositors).....	6 95
For current expenses of the bank, viz.:	
For salaries.....	\$21,921 32
For expenses of banking house or rent of banking rooms.....	3,748 02
For other expenses.....	2,002 99
	<u>27,672 33</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	499,899 37
	<u>\$2,756,584 99</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	10,160
Number of accounts opened or reopened during the year 1897.....	1,656
Number of accounts closed during the year 1897.....	1,073
Total number of deposits received during the year 1897.....	10,181
Total number of payments to depositors during the year 1897.....	8,381
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,832,479 21
Amount withdrawn during the year 1897.....	1,397,388 54
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$94,516 92
January, 1898.....	101,320 90
	<u>195,837 83</u>
Average amount of each account January 1, 1898.....	543 75
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,222 50
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	278

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

74. NEW YORK SAVINGS BANK, NEW YORK CITY.

[81 Eighth avenue; incorporated 1854.]

FREDERICK HUGHSON, President.

RUFUS H. WOOD, Treasurer.

TRUSTEES.

RUFUS H. WOOD,  
JOHN WEBBER,  
ARCHIBALD M. PENTZ,  
PETER A. WELCH,

FREDERICK HUGHSON,  
WILLIAM FELSINGER,  
JOHN WEBBER, Jr.,  
EDWARD M. VOORHEES,

DANIEL HOFFMAN,  
ABBOT HODGMAN,  
JAMES L. WANDLING,  
WILLIAM H. JACKSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages ..... \$6,083,550 00

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$326,000 00	\$330,750 00	\$355,130 00	
State of Massachusetts .....	300,000 00	325,500 00	331,875 00	
State of Maine .....	250,000 00	250,000 00	250,000 00	
State of Connecticut .....	12,000 00	12,000 00	12,120 00	
State of Rhode Island.....	40,000 00	42,900 00	42,100 00	
Cities in other States.....	1,268,000 00	1,447,453 63	1,449,265 00	
Cities in this State.. ..	3,012,600 00	3,461,906 48	3,612,931 50	
Counties in this State.....	170,500 00	191,665 17	187,240 00	
Towns in this State .....	57,100 00	61,218 50	61,833 00	
	<u>\$5,436,200 00</u>	<u>\$6,123,393 78</u>	<u>\$6,302,494 50</u>	6,302,494 50

Banking house and lot, cost, \$355,298.23; book value, \$350,000; estimated present value..... 250,000 00

Other real estate, cost, \$14,474.70; book value, \$14,460.82; estimated present value..... 14,460 32

Cash on deposit in banks or trust companies..... 888,591 46

Cash on hand..... 57,057 22

Total of collectible interest..... 133,832 75

\$13,679,986 25

LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$11,335,602 63	
Interest credited or to be credited for the six months ending with December 31, 1897.....	209,737 07	
	<u>\$11,545,399 70</u>	
Surplus .. ..		2,134,586 55

\$13,679,986 25

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$930,658 92
From depositors, not including interest credited .....	3,317,267 62
From interest on loans, deposits and investments.....	543,562 67
From rents from banking house.....	1,530 01
From rents from other real estate .....	623 60
From mortgages.....	376,000 00
From redemption of stocks and bonds.....	138,000 00
From all other sources, viz.:	
Old furniture sold .....	\$75 00
Compromise, settlement of Staten Island bonds.....	12,000 00
	<u>12,075 00</u>
	<u>\$5,819,717 82</u>

PAYMENTS.

To depositors, including interest paid to them. ....	\$2,584,476 88
For loans on bonds and mortgages.....	892,000 00
For stocks and bonds purchased, par value, \$1,180,000; cost, including premiums, commissions, etc.. ....	1,288,408 90
For interest (other than interest payments to depositors).....	9,832 90
For current expenses of the bank, viz.:	
For salaries.....	\$36,980 00
For expenses of banking house or rent of banking rooms.	2,247 50
For other expenses .....	5,401 59
	<hr/>
	44,579 18
For taxes on real estate, except banking house.....	142 84
For repairs and other incidental expenses on real estate, except banking house.....	74 00
Other payments, viz.:	
Safe and furniture, new banking building.....	\$21,309 29
On account of new banking building.....	188,245 15
	<hr/>
	159,554 44
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	895,648 68
	<hr/>
	\$5,319,717 82
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	20,414
Number of accounts opened or reopened during the year 1897.	4,262
Number of accounts closed during the year 1897.....	2,917
Total number of deposits received during the year 1897.....	27,993
Total number of payments to depositors during the year 1897.	22,473
Amount deposited during the year 1897, not including interest credited for that period .....	\$3,317,267 62
Amount withdrawn during the year 1897....	2,584,476 88
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$190,228 78
January, 1898.....	209,737 07
	<hr/>
	408,965 85
Average amount of each account January 1, 1898.....	565 56
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,540 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	242
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

75. NORTH RIVER SAVINGS BANK, NEW YORK CITY.

[200 West Thirty-fourth street; incorporated 1866.]

SAMUEL D. STYLES, President.

ALEXANDER C. MILNE, Treasurer.

TRUSTEES.

SAMUEL D. STYLES,  
EDWARD A. NEWELL,  
JOSEPH C. BALDWIN,  
HOBART CLEVELAND,  
BENJAMIN F. MILLS,  
CHRISTIAN F. TIETJEN,

HENRY DEPEYSTER,  
HENRY V. PARSELL,  
JAMES W. ELGAR,  
RICHARD V. LEWIS,  
JOHN H. SELMES,

NOEL B. SANBORN,  
ADOLPHE H. FISCHER,  
CHARLES ROHE  
ALEXANDER CASH,  
THOMAS STOKES,  
ELBRIDGE G. SNOW.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages ..... \$3,822,600 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$350,000 00	\$384,601 50	\$392,875 00	
State of Missouri .....	100,000 00	101,000 00	100,000 00	
State of Massachusetts.....	200,000 00	218,283 22	217,000 00	
Cities in other States.....	20,519 40	302,588 92	300,825 76	
Cities in this State.....	305,000 00	312,633 19	321,612 50	
	<u>\$1,235,519 40</u>	<u>\$1,310,196 88</u>	<u>\$1,331,813 26</u>	1,331,813 26

Loans on pledge of securities, as authorized by chapter 689,  
 Laws of 1892..... 4,000 00  
 Banking house and lot, cost, \$75,030.51; book value, \$75,000;  
 estimated present value..... 75,000 00  
 Cash on deposit in banks or trust companies..... 331,719 56  
 Cash on hand ..... 15,797 67  
 Total of collectible interest..... 55,205 86

---

\$4,136,136 85

## LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$3,787,559 61	
Interest credited or to be credited for the six months ending with December 31, 1897.....	60,322 06	
		\$3,847,881 67
Surplus .....		288,254 68
		<u>\$4,136,136 85</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$289,344 66
From depositors, not including interest credited.....	1,387,738 28
From interest on loans, deposits and investments.....	152,681 27
From mortgages.....	136,000 00
From stocks and bonds sold, par value, \$150,000; amount received therefor.....	163,250 00
From loans paid.....	13,000 00
	<u>\$2,142,014 21</u>

## PAYMENTS.

To depositors, including interest paid to them ...	\$1,275,613 18
For loans on bonds and mortgages.....	271,000 00
For loans on pledge of securities .....	17,000 00
For stocks and bonds purchased, par value, \$200,000; cost, including premiums, commissions, etc .....	218,502 95
For current expenses of the bank, viz.:	
For salaries.....	\$13,050 00
For expenses of banking house or rent of banking rooms.	1,415 36
For other expenses.....	2,885 54
	<u>17,350 90</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	347,517 23
	<u>\$2,142,014 21</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	12,587
Number of accounts opened or reopened during the year 1897.....	2,441
Number of accounts closed during the year 1897.....	2,012
Total number of deposits received during the year 1897.....	19,292
Total number of payments to depositors during the year 1897.....	15,698
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,387,738 28
Amount withdrawn during the year 1897.....	1,275,643 13
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$57,842 04
January, 1898.....	60,322 06
	118,164 10
Average amount of each account January 1, 1898.....	305 70
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,969 41
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	69

Rate per cent. of dividends or interest to depositors during the year 1897, 8½ per cent.

76. SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY.

[74 and 76 Wall street; incorporated 1829.]

WM. C. STURGES, President. DAN'L BARNES, Cashier.

TRUSTEES.

WILLIAM C. STURGES,	W. H. H. MOORE,	WILLIAM H. MACY, Jr.,
E. H. R. LYMAN,	GEORGE H. MACY,	ANSON W. HARD,
HORACE GRAY,	VERNON H. BROWN,	GEORGE BELL,
WM. E. STIGER,	FREDERICK STURGES,	GEORGE R. CRANE,
JAMES R. TAYLOR,	DAVID S. EGGLESTON,	WILLISTON H. BENEDICT,
CHARLES S. BAYLIS,	WILLIAM H. PHILLIPS,	WM. N. CRANE.

FINANCIAL.

RESOURCES.

Bonds and mortgages ..... \$15,763,250 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$10,205,000 00	\$10,802,589 50	\$11,514 200 00	
District of Columbia.....	95,000 00	109,512 50	109,902 50	
State of Indiana.....	100,000 00	102,035 00	103,000 00	
State of Missouri .....	500,000 00	508 864 21	500,000 00	
State of New Hampshire.....	25,000 00	29,779 83	26,972 50	
State of Massachusetts.....	3,000,000 00	4,206,292 50	4,259,994 50	
Cities in other States .....	4,370,880 00	4,733,818 34	4,806,890 89	
Cities in this State .....	5,900,300 00	7,048,484 72	6,700 453 45	
Counties in this State .....	598,000 00	658,015 62	620,605 00	
	<u>\$25,913,130 00</u>	<u>\$28,259,342 22</u>	<u>\$28,762,138 34</u>	28,762,138 34
Banking house and lot, cost, \$298,670.43; book value, \$298,670.43; estimated present value.....				870,000 00
Cash on deposit in banks or trust companies.....				2,096,979 65
Cash on hand. ....				169,174 80
Total of collectible interest.....				384,805 69
				<u>\$47,496,848 18</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$38,639,887 97	
Interest credited or to be credited for the six months ending with December 31, 1897.....	725,385 52	
		\$39,365,273 49
Surplus.....		8,181,074 69
		<u>\$47,496,348 18</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,681,060 86
From depositors, not including interest credited....	7,639,007 90
From interest on loans, deposits and investments.....	1,821,802 72
From rents from banking house.....	13,949 11
From mortgages.....	1,028,250 00
From redemption of stocks and bonds.....	10,000 00
From stocks and bonds sold, par value, \$1,852,000; amount received therefor....	1,904,999 17
From loans paid.....	18,000 00
	<u>\$14,061,569 76</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$6,680,286 56
For loans on bonds and mortgages.....	1,794,000 00
For stocks and bonds purchased, par value, \$2,967,500; cost, including premiums, commissions, etc..	3,213,394 78
For interest (other than interest payments to depositors).....	25,428 43
For current expenses of the bank, viz.:	
For salaries.....	\$56,600 83
For expenses of banking house or rent of banking rooms.	18,000 04
For other expenses .....	7,546 22
	<u>82,306 09</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	2,266,153 95
	<u>\$14,061,569 76</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	75,460
Number of accounts opened or reopened during the year 1897.....	10,470
Number of accounts closed during the year 1897.....	8,824
Total number of deposits received during the year 1897 .....	69,379
Total number of payments to depositors during the year 1897.....	54,838
Amount deposited during the year 1897, not including interest credited for that period....	\$7,639,007 90
Amount withdrawn during the year 1897.....	6,680,286 56
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$701,337 10
January, 1898.....	725,385 52
	<u>1,426,722 62</u>
Average amount of each account January 1, 1898.....	521 67
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	21,169 20
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	322
Number of accounts exceeding \$3,000, upon the whole of which interest is paid .....	7
Total amount of such accounts .....	<u>\$70,146 54</u>

*Rate per cent. of dividends or interest to depositors during the year 1897,  
2½ and 4 per cent.*

77. TWELFTH WARD SAVINGS BANK, NEW YORK CITY

[231 West One Hundred and Twenty-fifth street; incorporated 1889.]

ISAAC A. HOPPER, President. ARTHUR T. TIMPSON, Sec

TRUSTEES.

SIMON ADLER, JOHN B. SIMPSON, GEORGE B. BROWN,  
GEORGE H. BURFORD, HENRY H. BARNARD, BRADLEY L. EATON,  
ISAAC A. HOPPER, CHARLES W. DAYTON, ANTONIO RASINES,  
JOHN H. LOOS, H. C. F. KOCH, EDWARD P. STEERS  
WILLIAM MOORES, GEORGE W. THOMPSON, JOHN BEAVER,  
BENJAMIN G. MITCHELL,

FINANCIAL.

RESOURCES.

Bonds and mortgages .....				\$484,
Stock and bond investments, viz :				
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
United States .....	\$6,000 00	\$7,140 00	\$6,000 00	
State of Florida .....	10,000 00	12,217 78	11,300 00	
State of Louisiana.....	10,000 00	9,650 00	10,300 00	
State of Maine .....	40,000 00	40,000 00	40,000 00	
Cities in this State.....	209,605 65	208,200 40	213,378 05	
Counties in this State .....	25,000 00	25,918 75	25,500 00	
Towns in this State . .....	11,000 00	11,320 25	11,230 00	
Villages in this State .....	23,000 00	23,428 50	23,260 00	
School districts.....	9,000 00	9,494 75	9,190 00	
	\$343,605 65	\$347,370 41	\$350,158 05	350,
Banking house and lot (leasehold); book value, \$4,000; esti- mated present value.....				4,
Cash on deposit in banks or trust companies.....				96,
Cash on hand .....				
Total of collectible interest.....				7,
Amount of all other assets, viz.: Fixtures and safe.....				1,
				\$943,

LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$922,901 53	
Interest credited or to be credited for the six months ending with December 31, 1897.....	12,672 93	
		\$935,
Surplus.....		8,
		\$943,

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$90,
From depositors, not including interest credited .....	740,
From interest on loans, deposits and investments.....	86,
From mortgages.....	29,
From redemption of stocks and bonds.....	18,
	\$914.

PAYMENTS.

To depositors, including interest paid to them .....	\$623,
For loans on bonds and mortgages .....	117,
For stocks and bonds purchased, par value, \$68,099.98; cost, including premiums, commissions, etc .....	68,
For interest (other than interest payments to depositors).....	

For current expenses of the bank, viz.:

For salaries .....	\$3,474 96	
For expenses of banking house or rent of banking rooms.	2,169 96	
For other expenses.....	2,386 56	
		\$8,031 48
Cash on hand and in banks or trust companies December 31, 1897, after transactions of the day .....		96,474 01
		<u>\$914,748 99</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	6,144
Number of accounts opened or reopened during the year 1897.	2,982
Number of accounts closed during the year 1897.....	1,953
Total number of deposits received during the year 1897.....	19,151
Total number of payments to depositors during the year 1897.	18,929
Amount deposited during the year 1897, not including interest credited for that period....	\$740,208 51
Amount withdrawn during the year 1897.....	623,268 23
Amount of interest credited and paid for the year 1897, viz. :	
July, 1897 .....	\$13,173 13
January, 1898.....	12,672 93
	25,846 06
Average amount of each account January 1, 1898 .....	152 27
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,568 70
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	5

Rate per cent. of dividends or interest to depositors during the year 1897, 3, 3½ and 4 per cent.

78. UNION DIME SAVINGS INSTITUTION, NEW YORK CITY.

[54 West Thirty-second street; Incorporated 1859.]

CHARLES E. SPRAGUE, President. GEORGE N. BIRDSALL, Treasurer.

TRUSTEES.

SILAS B. DUTCHER,	JAMES S. HERRMAN,	JOHN R. HEGEMAN,
CHARLES E. SPRAGUE,	NICHOLAS BREWER,	DAVID B. SICKELS,
CHARLES G. DOBBS,	WILLIAM G. ROSS,	CLERMONT H. WILCOX,
CHARLES ANDRUSS,	WILLIAM McMASTER MILLS,	WILLIAM H. LOCKE,
WILLIAM A. BUTLER,	THOMAS B. RAND,	ALEXANDER P. W. KINNAN,
CHANNING M. BRITTON,	GEORGE N. BIRDSALL,	STEPHEN J. GEOGHEGAN.
	FRANCIS M. LEAKE,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$7,025,450 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States . . . . .	\$500,000 00	\$679,114 83	\$673,500 00
State of New York .....	55,000 00	54,450 00	55,000 00
State of Connecticut.....	105,000 00	107,625 00	105,000 00
State of Massachusetts.....	240,000 00	255,677 50	251,500 00
State of New Hampshire .....	75,000 00	84,750 00	81,000 00
State of South Dakota .....	125,000 00	127 250 00	126,250 00
State of Maine .....	300,000 00	300,000 00	300,000 00
Cities in other States.....	1,044,000 00	1,148,008 47	1,130,650 00
Cities in this State.....	3,621,000 00	4,031,713 53	3,969,482 50
Counties in this State .....	60,000 00	61,730 00	61,200 00
Towns in this State. ....	424,000 00	450,487 10	445,585 00
Villages in this State .....	738,800 00	809,256 88	802,361 00
	<u>\$7,411,800 00</u>	<u>\$8,110,062 81</u>	<u>\$8,001,531 50</u>
			8,001,531 50



Banking house and lot, cost, \$725,845.88; book value, \$450,000; estimated present value.....	\$450,000 00
Other real estate, cost, \$170,120.84; book value, \$152,000; estimated present value .....	152,000 00
Cash on deposit in banks or trust companies.....	1,856,079 67
Cash on hand .....	890,848 88
Total of collectible interest.....	197,151 77
Amount of all other assets, viz.:	
Rent earned, but uncollected.....	\$366 67
Taxes and insurance premiums advanced.....	620 09
	<u>986 76</u>
	<u><u>\$17,578,548 08</u></u>

## LIABILITIES.

## Amount due depositors, viz :

Principal....	\$16,418,929 89
Interest credited or to be credited for the six months ending with December 31, 1897.....	968,494 79
	<u>\$16,682,424 68</u>

## Other liabilities, expenses incurred, but unpaid, viz.:

Gas .....	\$29 76
Water....	127 88
Messenger....	3 00
Electric light and power .....	12 46
	<u>172 05</u>
Surplus.....	890,951 80
	<u><u>\$17,578,548 08</u></u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,840,651 18
From depositors, not including interest credited.....	5,881,929 77
From interest on loans, deposits and investments.....	656,217 04
From rents from banking house.....	18,187 16
From rents from other real estate.....	1,756 97
From mortgages.....	704,500 00
From redemption of stocks and bonds.....	41,600 00
From stocks and bonds sold, par value, \$67,000; amount received therefor.....	69,892 50
From real estate sold.....	116,817 71
From all other sources, viz.:	

Insurance premiums refunded.....	\$982 00
Taxes refunded.....	535 00
Commission and maintenance real estate, refunded.....	850 82
Expense refunded .....	114 86
Deposit on uncompleted sale of real estate.....	1,000 00
	<u>3,488 68</u>

\$9,834,541 01

## PAYMENTS.

To depositors, including interest paid to them.....	\$5,189,859 48
For loans on bonds and mortgages .....	558,200 00
For stocks and bonds purchased, par value, \$979,200; cost, including premiums, commissions, etc.....	1,077,171 11
For interest (other than interest payments to depositors).....	8,074 51

## For current expenses of the bank, viz.:

For salaries.....	\$50,070 25	
For expenses of banking house or rent of banking rooms.	14,315 81	
For other expenses.....	14,457 25	
		<b>\$78,842 81</b>

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	223,825 50
For taxes on real estate, except banking house.....	1,992 28
For repairs and other incidental expenses on real estate, except banking house .....	1,105 79
Other payments, viz.:	

Insurance premiums on mortgaged property advanced...	\$1,216 09	
Commission paid and deposit refunded on uncompleted sale of real estate .....	2,050 00	
Expenses paid, but refunded ...	114 86	
Old errors on depositors' accounts corrected .....	810 86	
Taxes advanced on mortgaged property .....	849 72	
		<b>4,541 58</b>

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	1,746,428 00
--	--------------

---

**\$8,834,541 01**

---

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	65,947
Number of accounts opened or reopened during the year 1897	14,597
Number of accounts closed during the year 1897.....	11,614
Total number of deposits received during the year 1897.....	94,957
Total number of payments to depositors during the year 1897.	76,732
Amount deposited during the year 1897, not including interest credited for that period.....	\$5,881,929 77
Amount withdrawn during the year 1897 ....	5,139,859 48
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$274,461 86
January, 1898.....	268,494 79
	<hr/>
	542,956 65
Average amount of each account January 1, 1898....	252 97
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate. ....	5,585 62
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	314

Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 4<sup>6</sup> per cent.

## 79. THE UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK.

[633 Madison avenue; Incorporated 1889.]

CONSTANT A. ANDREWS, President.

JOHN HYSLOP, Treasurer.

### TRUSTEES.

CONSTANT A. ANDREWS.	FREDERIC N. GODDARD.	GEORGE A. MIDDLEBROOK,
RICHARD A. ANTHONY.	GEORGE S. HART,	NOAH C. ROGERS,
JOSEPH B. BLOOMINGDALE.	JOHN HYSLOP.	ALFRED E. MARLING,
SIMON BORG.	JOHN JARDINE.	EDGAR L. MARSTON,
THOMAS E. CRIMMINS,	ANTONY WALLACE,	JOHN F. DOYLE.
HIRAM R. ROMEYN,	PAYSON MERRILL,	STUART G. NELSON.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$814,800 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
State of Virginia.....	\$5,000 00	\$3,617 92	\$3,750 00	
Cities in other States.....	57,000 00	59,443 45	58,768 14	
Cities in this State .....	52,039 34	53,823 12	53,119 34	
Counties in this State .....	5,000 00	5,275 41	5,150 00	
Towns in this State.....	6,000 00	6,452 04	6,120 00	
Villages in this State.....	8,000 00	8,265 48	8,360 00	
School districts .....	10,000 00	11,034 56	10,150 00	
	<u>\$143,039 34</u>	<u>\$147,911 98</u>	<u>\$145,417 48</u>	145,417 48
Cash on deposit in banks or trust companies... .				87,757 01
Cash on hand.....				4,776 71
Total of collectible interest.....				8,054 63
Amount of all other assets, viz.: Bank fixtures.....				1,847 50
				<u>\$507,153 33</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....		\$498,183 27	
Interest credited or to be credited for the six months ending with December 31, 1897.....		6,967 75	
			\$505,151 02
Surplus .....			2,002 31
			<u>\$507,153 33</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$15,875 74
From depositors, not including interest credited.....	396,152 08
From interest on loans, deposits and investments.....	19,906 81
From rents from banking house.....	1,772 48
From mortgages.....	45,000 00
From redemption of stocks and bonds.....	5,500 00
From stocks and bonds sold, par value, \$19,000; amount received therefor.....	20,552 25
For loans paid.....	85,000 00
From all other sources, viz.:	
Contribution to surplus by guarantee fund.....	\$1,850 00
Contribution to surplus by Trustee Goddard .....	208 00
Expenses credited, sale of old fixtures and insurance rebate.....	34 18
	<u>2,092 18</u>
	<u>\$541,851 54</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$339,976 60
For loans on bonds and mortgages. ....	118,500 00
For stocks and bonds purchased, par value, \$33,000; cost, including premiums, commissions, etc.....	34,859 76
For interest (other than interest payments to depositors).....	55 54
For current expenses of the bank, viz.:	
Installation expenses .....	\$1,800 76
For salaries .....	3,684 30
For expenses of banking house or rent of banking rooms.	4,198 81
For other expenses.....	892 55
	<u>10,675 42</u>

Other payments, viz.:

Furniture and fixtures, furniture account.....	\$110 50	
To make good forgeries .....	50 00	
Cash short .....	90 00	
		\$250 50
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		42,588 72
		<u>\$541,851 54</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,354
Number of accounts opened or reopened during the year 1897.....	1,895
Number of accounts closed during the year 1897... ..	1,699
Total number of deposits received during the year 1897.....	18,401
Total number of payments to depositors during the year 1897.....	10,060
Amount deposited during the year 1897, not including interest credited for that period.....	\$896,152 08
Amount withdrawn during the year 1897 .. ..	889,976 60
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .. ..	\$6,307 89
January, 1898 .....	6,967 75
	<u>18,275 64</u>
Average amount of each account January 1, 1898.....	94 85
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	8,517 68
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	<u>1</u>

Rate per cent. of dividends or interest to depositors during the year 1897, 3½ per cent.

80. WEST SIDE SAVINGS BANK, NEW YORK CITY.

[56 Sixth avenue; incorporated 1868.]

STEPHEN G. COOK, President. JOHN H. HUDSON, Secretary.

TRUSTEES.

STEPHEN G. COOK,	JOHN H. DOW,	WALTER STABTER,
CHARLES H. HOUSLEY,	JAMES B. HORNER,	DAVID McCLURE,
F. LE ROY SATTERLEE,	SAMUEL H. PAULDING,	FRANK W. MERRIAM,
PATRICK SKELLY,	JOSEPH SILK,	HY. C. PIERCY,
CLARENCE O. BIGELOW,	DAVID S. PAIGE,	JACOB S. WARDEN,
JOHN CAVAGNARO,	JOHN S. SCULLY,	WALTER V. BISHOP,
W. L. JAKUES,	JOHN J. BROGAN,	OBED WHEELER,
PATRICK F. MCGOWAN,	SAMUEL M. JOHNSON,	GILBERT SEAMAN,
JOHN C. CARPENTER,		WILLIAM G. BERGEN.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$302,868 00
Stock and bond investments, viz.:				
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
State of Louisiana .....	\$35,000 00	\$35,000 00	\$35,350 00	
Cities in other States .....	15,000 00	15,750 00	15,750 00	
Cities in this State .....	15,000 00	15,675 00	18,271 50	
Towns in this State .....	90,000 00	99,907 50	97,280 00	
Villages in this State.....	20,000 00	20,550 00	20,898 00	
School districts.....	19,000 00	19,463 50	19,367 50	
	<u>\$194,000 00</u>	<u>\$206,846 00</u>	<u>\$206,917 00</u>	206,917 00
Cash on deposit in banks or trust companies.....				23,908 80
Cash on hand .....				5,586 61
Total of collectible interest.....				4,722 85
				<u>\$543,443 26</u>

LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$514,094 27	
Interest credited or to be credited for the six months ending with December 31, 1897 .....	8,209 38	\$522 21
Surplus .....		<u>\$541</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$31
From depositors, not including interest credited .....	801
From interest on loans, deposits and investments .....	21
From mortgages.....	1
From redemption of stocks and bonds .....	1
	<u>\$371</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$281
For loans on bonds and mortgages.....	1
For stocks and bonds purchased, par value, \$50,000; cost, including premiums, commissions, etc... ..	51
For interest (other than interest payments to depositors) .....	
For current expenses of the bank, viz.:	
For salaries .....	\$3,900 00
For expenses of banking house or rent of banking rooms .	1,200 00
For other expenses .....	725 96
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	21
	<u>\$371</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	
Number of accounts opened or reopened during the year 1897.	
Number of accounts closed during the year 1897.....	
Total number of deposits received during the year 1897 .....	
Total number of payments to depositors during the year 1897.	
Amount deposited during the year 1897, not including interest credited for that period.....	\$305
Amount withdrawn during the year 1897 .....	280
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$7,881 21
January, 1898.....	8,209 38
	<u>16</u>
Average amount of each account January 1, 1898.....	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate ..	8
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	

Rate per cent. of dividends or interest to depositors during the year 3 and 4 per cent.

NIAGARA COUNTY.

81. THE FARMERS AND MECHANICS' SAVINGS BANK OF THE CITY OF LOCKPORT.

[31 Main street; incorporated 1870.]

J. H. BABCOCK, President.

J. E. EMERSON, Secretary and Treasurer.

TRUSTEES.

J. H. BABCOCK,  
DAVID D. CROSBY,  
B. D. HALL,  
J. E. EMERSON,

WILLARD T. RANSOM,  
BENJAMIN F. GASKILL,  
WILLIAM A. WILLIAMS,  
HARRISON S. CHAPMAN,  
JOSEPH DUNVILLE, Jr.,

E. A. SMITH,  
CHARLES A. HOAG,  
HENRY GRIGG,  
GEORGE H. MOODY,

FINANCIAL.

RESOURCES.

Bonds and mortgages ..... \$531,871 00  
Stock and bond investments, viz.:

<i>St cks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$135,000 00	\$153,568 75	\$163,200 00	
State of Idaho .....	26,021 57	26,903 77	26,736 57	
State of Tennessee.....	100,000 00	88,990 00	89,000 00	
State of Louisiana.....	25,000 00	25,250 00	25,000 00	
State of Colorado .....	216 00	211 68	216 00	
State of Washington.....	106,358 12	106,768 84	106,358 12	
Cities in other States.....	45,000 00	48,461 00	47,587 50	
Cities in this State.....	130,867 67	131,731 87	131,264 95	
Towns in this State.....	33,500 00	34,046 00	35,371 50	
Villages in this State .....	88,145 80	91,287 44	89,038 06	
School districts.....	107,300 00	114,224 95	111,576 00	
	<u>\$797,349 16</u>	<u>\$821,444 80</u>	<u>\$825,348 70</u>	825,348 70

Banking house and lot, cost, \$18,380.59; book value, \$18,380.59;  
estimated present value..... 16,000 00

Other real estate, cost, \$12,410.20; book value, \$11,948.76; esti-  
mated present value ..... 11,442 01

Cash on deposit in banks or trust companies..... 203,792 03

Cash on hand ..... 44,635 02

Total of collectible interest..... 82,328 95

Amount of all other assets, viz.:

Furniture and fixtures.....	\$2,000 00
Insurance and taxes advanced .....	61 03
Rents accrued.....	65 00
	<u>2,126 03</u>

\$1,667,543 74

LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$1,501,676 27
Interest credited or to be credited for the six months ending with December 31, 1897.....	13,439 12
	<u>\$1,515,115 39</u>

Surplus..... 152,428 35

\$1,667,543 74

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$257,535 48
From depositors, not including interest credited .....	1,082,328 18
From interest on loans, deposits and investments.....	74,718 22

From rents from banking house.....	\$285 00
From rents from other real estate.....	325 85
From mortgages.....	42,837 10
From redemption of stocks and bonds.....	170,629 42
From loans paid.....	5,000 00
From real estate sold .....	400 00
From all other sources, viz ;	
Insurance and taxes repaid .....	\$180 78
Exchange.....	117 82
Repayment of premium.....	23 59
	<hr/> 271 64
	<hr/> <b>\$1,633,828 89</b> <hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$976,099 78
For loans on bonds and mortgages .....	62,425 00
For loans on pledge of securities .....	5,000 00
For stocks and bonds purchased, par value, \$334,169.88; cost, including premiums, commissions, etc.....	830,702 84
For interest (other than interest payments to depositors).....	2,904 92
For current expenses of the bank, viz.:	
For salaries.....	\$5,534 00
For expenses of banking house or rent of banking rooms.	346 74
For other expenses.....	1,110 23
	<hr/> 6,990 97
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	908 99
For taxes on real estate, except banking house .....	212 51
For repairs and other incidental expenses on real estate, except banking house.....	28 50
Other payments, viz.: Insurance and taxes advanced.....	183 83
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	248,427 05
	<hr/> <b>\$1,633,828 89</b> <hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,082
Number of accounts opened or reopened during the year 1897.....	1,476
Number of accounts closed during the year 1897.....	1,249
Total number of deposits received during the year 1897.....	11,700
Total number of payments to depositors during the year 1897.....	12,799
Amount deposited during the year 1897, not including interest credited for that period .....	\$1,082,828 18
Amount withdrawn during the year 1897.....	976,099 78
Amount of interest credited and paid for the year 1897, viz.:	
April 1, 1897 .....	12,329 64
July 1, 1897 .....	12,488 28
October 1, 1897 .....	13,000 70
January 1, 1898 .....	13,439 12
Paid but not credited at other periods.....	11 82
	<hr/> 51,278 06
Average amount of each account January 1, 1898.....	801 09
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	5,942 85
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	15
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	2
Total amount of such accounts.....	<hr/> <b>\$18,550 45</b> <hr/>

*Rate per cent. of dividends or interest to depositors during the year 1897,  
8 and 4 per cent*

82. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS.

[213 Main street ; Incorporated 1890.]

THOMAS V. WELCH, President

JOHN MACKAY, Secretary.

TRUSTEES.

L. W. PETTEBONE,  
W. CARYL ELY,  
ALEXANDER J. PORTER,  
JACOB B. VOGT,  
MICHAEL RYAN,  
S. M. N. WHITNEY,

ARTHUR SCHOELLKOPF,  
PETER A. PORTER,  
THOMAS V. WELCH,  
J. KRAKOSKI,  
A. T. CUDABACK,  
ANDREW KALTENBACH,  
JOHN C. LAMMERTS,

HANS NIELSON,  
E. M. CLARK,  
CHRISTOPHER M. YOUNG,  
EUGENE CARY,  
J. C. MORGAN,  
THOMAS McDOWELL.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$97,100 00
Stock and bond investments, viz :				
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
Cities in this States.....	\$16,392 40	\$16,714 15	\$16,714 15	
Counties in this State.....	18,000 00	18,000 00	18,000 00	
	<u>\$34,392 40</u>	<u>\$34,714 15</u>	<u>\$34,714 15</u>	
				84,714 15
Cash on deposit in banks or trust companies.....				25,805 36
Cash on hand.....				436 40
Total of collectible interest .....				3,722 85
				<u>\$161,778 26</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$156,768 54	
Interest credited or to be credited for the six months ending with December 31, 1897.....	2,668 52	
		\$159,432 06
Other liabilities, viz.: Interest prepaid.....		84 83
Surplus.....		2,261 87
		<u>\$161,778 26</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$31,144 58
From depositors, not including interest credited.....	101,483 11
From interest on loans, deposits and investments. ....	7,181 63
From mortgages .....	3,000 00
From redemption of stocks and bonds. ...	860 00
From all other sources, viz.: Rents of lock boxes.....	69 20
	<u>\$144,288 52</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$99,412 16
For loans on bonds and mortgages..	11,950 00
For stocks and bonds purchased, par value, \$4,500; cost, including premiums, commissions, etc .....	4,821 75
For interest (other than interest payments to depositors).....	14 66
For current expenses of the bank, viz.:	
For salaries .....	\$1,020 00
For expenses of banking house or rent of banking rooms.	400 00
For other expenses.....	44 19
	<u>1,464 19</u>



Other payments, viz.: Refunded to trustees.....	\$384 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	26,241 76
	<u>\$144,288 52</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	757
Number of accounts opened or reopened during the year 1897.....	249
Number of accounts closed during the year 1897.....	179
Total number of deposits received during the year 1897.....	1,682
Total number of payments to depositors during the year 1897.....	1,239
Amount deposited during the year 1897, not including interest credited for that period.....	\$101,433 11
Amount withdrawn during the year 1897.....	99,412 16
Amount of interest credited and paid for the year 1897, viz : July, 1897.....	\$2,611 42
January, 1898.....	2,668 52
Credited at other periods.....	103 11
	<u>5,883 05</u>
Average amount of each account January 1, 1898.....	210 61
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,425 32
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	4
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	<u>4</u>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

ONEIDA COUNTY.

83. THE ONEIDA COUNTY SAVINGS BANK, ROME.

[158 West Dominick street; Incorporated 1869.]

OWEN E. OWENS, President. JOHN R. EDWARDS, Treasurer.

TRUSTEES.

OWEN E. OWENS,	JOHN S. WARDWELL,	A. C. KESSINGER,
GEORGE F. HODGES,	JOHN D. HIGGINS,	FRANK M. ORTON,
F. L. ROTH,	THOMAS D. ROBERTS,	HOWARD C. WIGGINS,
D. L. GREENFIELD,	CHARLES RATHBUN,	W. H. MERRICK,
	JOHN R. EDWARDS,	

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$301,151 48
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States.....	Par value. Actual cost. Estimated market value.
Cities in this State.....	\$20,000 00 \$23,175 00 \$25,000 00
Towns in this State.....	90,000 00 100,854 76 110,007 55
Villages in this State.....	127,000 00 134,512 50 140,000 00
	60,000 00 66,188 30 68,180 00
	<u>\$304,200 00</u> <u>\$330,730 59</u> <u>\$344,485 53</u>
	<u>844,485 55</u>
Other real estate, cost, \$7,598.29; book value, \$7,598.29; esti- mated present value.....	7,598 29
Cash on deposit in banks or trust companies..	65,448 31

## ONEIDA COUNTY.

183

Cash on hand.....		\$1,396 78
Total of collectible interest.....		14,967 87
Amount of all other assets, viz.:		
Furniture and fixtures.....	\$2,187 92	
Land contracts .....	8,596 67	
Mortgage, insurance and tax account.....	25 25	
		5,802 84
		<u>\$740,850 57</u>

## LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$653,414 10	
Interest credited or to be credited for the six months ending with December 31, 1897.....	10,241 44	
		\$663,655 54
Surplus .....		77,195 03
		<u>\$740,850 57</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....		\$70,199 15
From depositors, not including interest credited .....		270,065 83
From interest on loans, deposits and investments .....		28,366 94
From rents from other real estate .....		195 88
From mortgages.....		12,701 77
From redemption of stocks and bonds.....		15,100 00
From real estate sold.....		895 55
From all other sources, viz :		
Insurance and tax sale account.....	\$15 50	
Clerk hire returned by receiver of Central National Bank.	116 67	
Judgment against receiver of Central National Bank.....	950 00	
Mortgage, insurance and tax account .	8 00	
Balance Jones mortgage account, guaranteed by Central Bank.....	500 00	
		1,590 17
		<u>\$399,115 29</u>

## PAYMENTS.

To depositors, including interest paid to them .....		\$185,636 26
For loans on bonds and mortgages .....		58,432 25
For stocks and bonds purchased, par value, \$78,600; cost, including premiums, commissions, etc.....		86,741 00
For current expenses of the bank, viz.:		
For salaries .....	\$2,391 67	
For expenses of banking house or rent of banking rooms.	861 55	
For other expenses .....	628 32	
		3,881 54
For real estate acquired by foreclosure, or in settlement of debts due the bank .....		600 00
For taxes on real estate, except banking house.....		168 15
Other payments, viz.:		
Insurance and tax account.....	\$8 00	
Partial payment account.....	199 79	
Rent to Central Bank from July 1, 1894, to April 1, 1895...	1,500 00	
Interest on above to time of adjustment.....	47 77	
Insurance and tax account.	25 25	
Interest advanced on Rome sewer bond purchase.....	8 33	
Interest advanced on M. A. French mortgage.....	6 80	
Hiram Hall, insurance.....	4 00	
Hiram Hall, tax.....	7 11	
Hiram Hall search.....	4 00	
		1,811 05
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		66,845 04
		<u>\$399,115 29</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,215
Number of accounts opened or reopened during the year 1897.....	688
Number of accounts closed during the year 1897.....	420
Total number of deposits received during 1897.....	3,172
Total number of payments to depositors during the year 1897.....	2,138
Amount deposited during the year 1897, not including interest credited for that period.....	\$370,065 83
Amount withdrawn during the year 1897.....	185,536 26
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$9,551 79
January, 1898.....	10,241 44
	19,793 23
Average amount of each account January 1, 1898.....	299 62
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,856 60
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	4
Rate per cent. of dividends or interest to depositors during the year 1897, 8½ per cent.	

84. ROME SAVINGS BANK, ROME.

[105 South James street; incorporated 1851.]

WILLIAM R. HUNTINGTON, President.

CHARLES F. BARNARD, Treasurer.

TRUSTEES.

JOHN G. RISSELL,  
JAMES S. DYETT,  
HENRY G. WRIGHT,  
WHEELER ARMSTRONG,  
SAMUEL WARDWELL,

ACKLEY P. TULLER,  
WILLIAM R. HUNTINGTON,  
HENRY BARNARD,  
JAMES H. SEARLES,

HARVEY D. SPENCER,  
HARMON G. UTLEY,  
JONATHAN S. HASELTON,  
JOHN D. OXNER,  
FRANKLIN A. ETHRIDGE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$567,846 90
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States .....	Par value. Actual cost. Estimated market value.
District of Columbia 3.65.....	\$70,000 00 \$77,044 60 \$85,425 00
State of Maryland .....	174,000 00 190,385 24 197,400 00
State of Maine .....	30,000 00 32,588 00 30,300 00
State of Massachusetts.....	60,000 00 63,756 75 60,000 00
Cities in other States .....	115,000 00 119,591 40 118,953 75
Cities in this State .....	10,000 00 10,670 00 10,812 50
Counties in this State.....	452,000 00 457,820 12 469,537 50
Towns in this State.....	80,000 00 88,000 00 88,000 00
	47,400 00 47,517 50 48,815 00
	\$1,038,400 00 \$1,088,282 61 \$1,109,833 75
	1,109,833 75
Banking house and lot, cost, \$15,227.17; book value, \$15,191.42; estimated present value.....	15,227 17
Other real estate, cost, \$19,392.18; book value, \$15,191; estimated present value .....	15,191 00
Cash on deposit in banks or trust companies.....	84,678 52
Cash on hand.....	18,324 34
Total of collectible interest .....	25,485 89
Amount of all other assets, viz.:	
Land contracts.....	\$10,690 28
Judgments.....	400 00
	11,090 28
	\$1,841,567 85

## LIABILITIES.

## Amount due depositors, viz.:

Principal. ....	\$1,516,874 77	
Interest credited or to be credited for the six months ending with December 31, 1897.....	25,452 61	
		\$1,541,827 38
Surplus .....		299,740 47
		<u>\$1,841,567 85</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$99,574 15
From depositors, not including interest credited.....	823,262 72
From interest on loans, deposits and investments.....	68,108 89
From rents from banking house .....	137 15
From rents from other real estate .....	161 14
From mortgages. ....	28,311 10
From redemption of stocks and bonds.....	17,355 45
From stocks and bonds sold, par value, \$80,000; amount received therefor .....	82,400 00
From real estate sold.....	3,900 00
From all other sources, viz.: Miscellaneous .....	126 78
	<u>\$623,337 83</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$328,187 70
For loans on bonds and mortgages. ....	47,287 00
For stocks and bonds purchased, par value, \$95,400; cost, including premiums, commissions, etc .....	104,531 00
For interest (other than interest payments to depositors) .....	507 48
For current expenses of the bank, viz :	
For salaries ....	\$5,402 77
For expenses of banking house or rent of banking rooms.	150 00
For other expenses .....	5,528 39
	<u>11,081 16</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	6,000 00
For taxes on real estate, except banking house.....	501 82
For repairs and other incidental expenses on real estate, except banking house.....	74 67
Other payments, viz.:	
Part of deposit in Fort Stanwix National Bank, charged profit and loss .....	\$20,550 74
Electric locks .....	17 00
Building fund .....	6,545 00
Loss, Evans' farm .....	50 00
	<u>27,163 64</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	98,002 86
	<u>\$623,337 83</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	4,034
Number of accounts opened or reopened during the year 1897.	590
Number of accounts closed during the year 1897.....	540
Total number of deposits received during the year 1897.....	3,445
Total number of payments to depositors during the year 1897.	3,172
Amount deposited during the year 1897, not including interest credited for that period.....	\$323,262 72
Amount withdrawn during the year 1897.....	328,187 70

186	REPORT ON SAVINGS BANKS.
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$25,048 09
January, 1898.....	25,452 61
	<u>\$50,500 70</u>
Average amount of each account January 1, 1898.....	382 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate....	8,151 67
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	19
Rate per cent. of dividends or interest to depositors during the year 1897, 8½ per cent.	

85. THE SAVINGS BANK OF UTICA, UTICA.

[162 and 164 Genesee street; incorporated 1839.]

WILLIAM BLAIKIE, President.

RUFUS P. BIRDSEYE, Treasurer.

TRUSTEES.

WILLIAM KERNAN,  
G. CLARENCE CHURCHILL,  
THOMAS R. PROCTOR,  
WILLIAM BLAIKIE,

RUFUS P. BIRDSEYE,  
W. STUART WALCOTT,  
JOHN F. MAYNARD,  
HENRY H. COOPER,  
CHARLES A. MILLER,

ROBERT S. WILLIAMS,  
FRANK E. WHEELER,  
THEODORE S. SAYRE,  
CHAS. B. ROGERS.

FINANCIAL.  
RESOURCES.

Bonds and mortgages ..... \$2,381,869 00

Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$1,341,500 00	\$1,774,714 27	\$1,502,508 75
State of Minnesota.....	250,000 00	255,500 00	255,000 00
State of Massachusetts.....	500,000 00	524,540 00	505,000 00
Cities in other States.....	538,000 00	589,610 75	594,752 80
Cities in this State.....	1,216,000 00	1,609,837 83	1,668,008 70
Towns in this State.....	87,500 00	39,765 00	40,062 67
Villages in this State.....	61,000 00	69,840 60	67,282 40
	<u>\$3,944,000 00</u>	<u>\$4,863,808 44</u>	<u>\$4,632,008 32</u>

4,632,608 32

Banking house and lot, cost, \$76,700.12; book value, \$25,000; estimated present value..... 25,000 00

Other real estate, cost, \$35,066.54; book value, \$27,794.84; estimated present value..... 27,794 84

Cash on deposit in banks or trust companies..... 639,157 00

Cash on hand ..... 64,873 44

Total of collectible interest..... 24,850 39

Amount of all other assets, viz.:

Land contracts .....	\$5,902 03
Interest .....	58 67
	<u>6,050 70</u>

\$7,802,208 69

LIABILITIES.	
Amount due depositors, viz.:	
Principal .....	\$6,263,006 97
Interest credited or to be credited for the six months ending with December 31, 1897.....	100,700 56
	<u>\$6,364,697 53</u>
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1898.....	\$30,901 00
Expenses incurred, but unpaid.....	1,181 38
	<u>32,082 47</u>
Surplus.....	1,405,478 69
	<u>\$7,802,208 69</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$866,246 58
From depositors, not including interest credited .....	1,852,713 85
From interest on loans, deposits and investments .....	808,980 46
From mortgages .....	199,771 00
From redemption of stocks and bonds .....	36,500 00
From all other sources, viz.:	
Profit and loss .....	\$20 38
Suspense account .....	96 52
Mortgagors' insurance .....	1,899 50
Land contract ....	50 00
Mortgage tax account .....	73 86
Real estate account .....	154 12
Real estate charged off .....	2,482 05
	<hr/> 4,276 48
	<hr/> <b>\$3,068,487 77</b> <hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$1,678,816 35
For loans on bonds and mortgages .....	297,000 00
For stocks and bonds purchased, par value, \$305,000; cost, including premiums, commissions, etc .....	885,168 75
For current expenses of the bank, viz.:	
For salaries .....	\$12,033 16
For expenses of banking house or rent of banking rooms .....	1,099 15
For other expenses .....	4,043 21
	<hr/> 17,175 52
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	9,606 64
Other payments, viz.:	
Mortgagors' insurance account .....	\$1,227 50
Bond, interest .....	1,687 70
Suspense account .....	71 00
Mortgagor's tax .....	51 16
Profit and loss .....	2,540 68
New bank site .....	20,794 84
Real estate account .....	317 19
	<hr/> 26,690 07
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	704,080 44
	<hr/> <b>\$3,068,457 77</b> <hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	21,273
Number of accounts opened or reopened during the year 1897 .....	3,457
Number of accounts closed during the year 1897 .....	2,759
Total number of deposits received during the year 1897 .....	27,737
Total number of payments to depositors during the year 1897 .....	22,123
Amount deposited during the year 1897, not including interest credited for that period .....	\$1,852,713 85
Amount withdrawn during the year 1897 .....	1,678,816 35
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$97,761 29
January, 1898 .....	100,790 56
Credited at other periods .....	1 806 74
	<hr/> 200,448 59
Average amount of each account January 1, 1898 .....	299 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	8,550 18
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	74

**Rate per cent. of dividends or interest to depositors during the year 1897,  
84 per cent.**



## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$1,168,858 15
From depositors, not including interest credited .....	5,158,016 08
From interest on loans, deposits and investments.....	548,809 11
From rents from banking house.....	9,506 98
From rents from other real estate.....	295 85
From mortgages.....	512,440 20
From redemption of stocks and bonds.....	51,600 00
From stocks and bonds sold, par value, \$1,250,000; amount received therefor.....	1,413,125 00
From loans paid.....	12,050 00
From real estate sold .....	2,475 00
From all other sources, viz.:	
Rents from old banking house.....	\$9,726 54
Exchange .....	72 65
Insurance advanced on mortgaged premises.....	433 79
Taxes advanced on mortgaged premises.....	5,586 68
Payments on land contracts.....	8,230 90
	<u>19,050 56</u>
	<u><u>\$8,886,226 88</u></u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$4,304,031 70
For loans on bonds and mortgages.....	1,071,280 00
For stocks and bonds purchased, par value, \$1,350,000; cost, including premiums, commissions, etc.....	1,551,126 64
For interest (other than interest payments to depositors) .....	7,867 61
For current expenses of the bank, viz.:	
For salaries .....	\$25,568 57
For expenses of banking house or rent of banking rooms.....	19,387 38
For other expenses .....	9,921 73
	<u>54,877 68</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	45,093 96
For taxes on real estate, except banking house.....	509 78
For repairs and other incidental expenses on real estate, except banking house. ....	1,018 61
Other payments, viz.:	
Expenses of old banking house and miscellaneous items..	\$17,217 70
Paid on account of new banking house .....	473,169 94
	<u>490,387 64</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	1,360,033 26
	<u><u>\$8,886,226 88</u></u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	35,882
Number of accounts opened or reopened during the year 1897.....	8,552
Number of accounts closed during the year 1897.....	6,322
Total number of deposits received during the year 1897.....	64,674
Total number of payments to depositors during the year 1897.....	60,051
Amount deposited during the year 1897, not including interest credited for that period.....	\$5,158,016 08
Amount withdrawn during the year 1897.....	4,296,936 72
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$233,487 80
January, 1898 .....	246,920 33
Paid but not credited at other periods .....	7,094 98
	<u>487,503 11</u>



Average amount of each account January 1, 1898 .....	\$375 87
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	7,080 58
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	174
Number of accounts exceeding \$3,000, upon the whole of which interest is paid....	2
Total amount of such accounts .....	<u>\$11,228 06</u>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

### 87. THE SKANEATELES SAVINGS BANK, SKANEATELES.

[Genesee street; incorporated 1866.]

JOHN E. WALLER, President.

J. HORATIO EARLL, Treasurer.

#### TRUSTEES.

JOHN E. WALLER,  
NEWELL TURNER,  
WILLIS PLATT,  
J. H. EARLL,

EMERSON H. ADAMS,  
JOSEPH ALLEN,  
WILLIAM B. LAWTON,  
LEWIS B. FITCH,  
JOHN C. STEPHENSON,

JOHN McNAMARA,  
PHILO S. THORNTON,  
WILLIS F. CUDDEBACK,  
GEORGE D. CUDDEBACK.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages. .... \$186,090 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States .....	\$12,000 00	\$13,395 00	\$15,440 00
State of Idaho .....	3,212 71	3,212 71	3,212 71
State of Washington.....	10,000 00	10,150 00	10,150 00
Cities in this State .....	5,000 00	5,100 00	6 000 00
Towns in this State .....	4,700 00	4,474 75	5 180 00
Villages in this State . ....	51,100 00	52,620 12	54,066 00
School districts .....	34,550 00	36,558 81	36,898 10
	<u>\$120,562 71</u>	<u>\$125,511 39</u>	<u>\$130,961 81</u>

180,981 81

Banking house and lot, cost, \$13,591.31; book value,  
\$13,591.81; estimated present value.....

13,591 31

Cash on deposit in banks or trust companies.....

48,147 84

Cash on hand.. ...

2,801 69

Total of collectible interest.....

6,666 62

Amount of all other assets, viz.:

Furniture and safes ..... \$500 00  
Rents due..... 26 50

526 50

\$388,245 77

##### LIABILITIES.

Amount due depositors, viz.:

Principal ..... \$302,676 08  
Interest credited or to be credited for the six months  
ending with December 31, 1897..... 4,820 48

\$307,566 46

Surplus.....

80,679 31

\$388,245 77

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$45,048 31
From depositors, not including interest credited.....	184,854 21
From interest on loans, deposits and investments.....	18,534 06
From rents from banking house....	226 00
From mortgages.....	12,215 00
From redemption of stocks and bonds.....	3,050 00
	<hr/>
	\$258,423 58
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$176,384 75
For loans on bonds and mortgages.....	8,325 00
For stocks and bonds purchased, par value, \$20,000; cost, including premiums, commissions, etc.....	21,000 00
For current expenses of the bank, viz.:	
For salaries ..	\$1,800 00
For expenses of banking house or rent of banking rooms.	557 66
For other expenses. ....	825 22
	<hr/>
	2,182 88
Other payments, viz.:	
Accrued interest on bonds purchased.....	\$74 67
Insurance on mortgaged property.....	5 75
	<hr/>
	80 42
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	50,449 58
	<hr/>
	\$258,423 58
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,775
Number of accounts opened or reopened during the year 1897.	266
Number of accounts closed during the year 1897.....	180
Total number of deposits received during the year 1897.....	2,466
Total number of payments to depositors during the year 1897.	2,625
Amount deposited during the year 1897, not including interest credited for that period.....	\$184,854 21
Amount withdrawn during the year 1897.....	176,384 75
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 ..	\$4,743 52
January, 1898....	4,838 59
Paid but not credited at other periods.....	51 84
	<hr/>
	9,633 95
Average amount of each account January 1, 1898.....	173 22
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,578 44
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	4
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
8½ per cent.

88. SYRACUSE SAVINGS BANK, SYRACUSE

[Corner North Salina and James streets; incorporated 1849.]

CHARLES P. CLARK, President.

A. F. LEWIS, Treasurer.

TRUSTEES.

CHARLES P. CLARK,  
A. JUDD NORTHRUP,  
FRANK HISCOCK,  
E. D. DICKINSON,  
EDWARD JOY,  
JACOB AMOS,

ALFRED A. HOWLETT,  
FRANCIS HENDRICKS,  
AUSTIN O. CHASE,  
JOHN DUNN, Jr.,  
RICHARD W. JONES,

NICHOLAS PETERS,  
GEORGE DOHENY,  
WING R. SMITH,  
CHARLES HUBBARD,  
HAMILTON S. WHITE,  
DENNIS MCCARTHY.

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$5,742,534 48  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States .....	\$760,000 00	\$808,800 00	\$862,873 00	
District of Columbia.....	64,000 00	71,687 00	71,680 00	
State of Texas .....	25,000 00	25,725 00	29,187 50	
State of Tennessee .....	100,000 00	91,250 00	92,000 00	
Cities in other States .....	125,000 00	136,812 50	136,082 50	
Cities in this State .....	862,000 00	958,229 00	940,502 50	
Counties in this State .....	28,000 00	29,211 80	28,280 00	
Towns in this State .....	137,740 00	149,259 28	144,951 20	
Villages in this State.....	101,000 00	113,981 60	116,540 00	
School districts.....	25,000 00	25,765 08	25,982 00	
	<u>\$2,227,740 00</u>	<u>\$2,470,721 26</u>	<u>\$2,448,010 70</u>	2,448,010 70

Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....	1,000 00
Banking house and lot, cost, \$423,569.97; book value, \$423,569.97; estimated present value. ....	284,500 00
Other real estate, cost, \$17,051.88; book value, \$17,051.88; estimated present value. ....	14,500 00
Cash on deposit in banks or trust companies.....	793,888 52
Cash on hand .....	52,939 06
Total of collectible interest ...	146,194 55
Amount of all other assets, viz.:	
Contract for property sold.....	\$4,004 00
Interest due on above .....	94 76
Insurance and taxes advanced.....	4,062 65
Rent due and accrued.....	2,920 00
	<u>11,091 41</u>
	<u><u>\$9,494,108 72</u></u>

LIABILITIES.

Amount due depositors, viz.:	
Principal....	\$8,281,894 21
Interest credited or to be credited for the six months ending with December 31, 1897.....	156,935 26
	<u>\$8,438,829 47</u>
Other liabilities, viz.:	
Treasurer's checks out in payment of deposits .....	\$2,482 82
Unpaid on loans on bonds and mortgages, the full amount having been charged to mortgage account .....	183,490 02
Loss on mortgage property, town of Lebanon .....	3,000 00
	<u>188,972 84</u>
Surplus.....	866,806 41
	<u><u>\$9,494,108 72</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$777,918 89
From depositors, not including interest credited... ..	8,682,619 64

# ONONDAGA COUNTY.

193

From interest on loans, deposits and investments. ....	\$840,062 52
From rents from banking house.....	12,403 41
From rents from other real estate....	446 29
From mortgages.....	425,555 19
From redemption of stocks and bonds.....	184,806 00
From stocks and bonds sold, par value, \$500; amount received therefor.....	500 00
From real estate sold.....	10,160 00
From all other sources, viz.:	
Insurance and taxes advanced mortgagors returned .....	\$3,566 02
From treasurer's checks out, given in payment to depositors .....	10,109 18
From mortgagors.....	172,446 91
	<hr/>
	186,122 11
	<hr/>
	\$5,570,093 98
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$3,219,324 55
For loans on bonds and mortgages.....	1,066,512 00
For stocks and bonds purchased, par value, \$378,000; cost, including premiums, commissions, etc .....	884,311 15
For current expenses of the bank, viz.:	
For salaries .....	\$19,675 00
For expenses of banking house or rent of banking rooms.	13,175 07
For other expenses.....	5,712 65
	<hr/>
	38,562 72
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	7,925 00
For taxes on real estate, except banking house .....	1,180 80
For repairs and other incidental expenses on real estate, except banking house.....	123 59
Other payments, viz.: Insurance and taxes advanced.....	5,926 59
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day... ..	846,277 58
	<hr/>
	\$5,570,093 98
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	18,267
Number of accounts opened or reopened during the year 1897.	3,804
Number of accounts closed during the year 1897 .....	2,721
Total number of deposits received during the year 1897.....	41,164
Total number of payments to depositors during the year 1897.	36,073
Amount deposited during the year 1897, not including interest credited for that period.....	\$3,682,619 64
Amount withdrawn during the year 1897.....	3,219,324 55
Amount of interest credited and paid for the year 1897, viz :	
July, 1897 .....	\$148,608 54
January, 1898 .....	156,935 26
Paid but not credited at other periods.....	3,136 68
	<hr/>
	808,770 48
Average amount of each account January 1, 1898.....	461 96
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,757 44
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	141
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	25
Total amount of such accounts.....	113,557 57
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

ORANGE COUNTY.

89. THE CORNWALL SAVINGS BANK, CORNWALL-ON-T HUDSON.

[Incorporated 1871.]

STEPHEN B. YOUNG, President. GEORGE T. PECKHAM, Tre

TRUSTEES.

CHARLES E. COCK, A. L. BROWNE, CHARLES C. COCKS,  
STEPHEN B. YOUNG, HENRY N. CLARK, JOHN I. HALL.  
DANIEL E. POPE, WILLIAM A. SEAMAN, DANIEL B. CROMWEL  
ROBERT S. TALBOT, ROWLAND COCKS. GEORGE T. PECKHAM

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$45,1
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Kansas certificates ....	\$941 00	\$3,340 85	\$941 00	
State of Washington warrants..	5,297 15	5,720 78	5,300 50	
State of Colorado warrants.....	1,021 11	1,028 64	1,028 64	
Cities in this State.....	2,000 00	2,100 00	2,040 00	
Towns in this State .....	7,400 00	7,921 24	8,316 75	
Villages in this State .....	6,000 00	6,000 00	6,180 00	
School districts .....	6,950 00	7,515 00	7,550 00	
	<u>\$29,609 26</u>	<u>\$33,716 51</u>	<u>\$31,856 89</u>	81,1
Cash on deposit in banks or trust companies.....				2,1
Cash on hand .....				2,1
Total of collectible interest .....				2,1
Amount of all other assets, viz.: Office furniture and fixtures.				
				<u>\$82,1</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....		\$74,904 49	
Interest credited or to be credited for the six months ending with December 31, 1897.....		1,274 26	
		<u>\$76,1</u>	
Surplus. ....			6,1
			<u>\$82,1</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day..	\$7,1
From depositors, not including interest credited.....	85,1
From interest on loans, deposits and investments.....	8,1
From mortgages.....	8,1
From redemption of stocks and bonds.....	4,1
From all other sources, viz.: Premiums returned.....	
	<u>\$104,1</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$89,587 32
For loans on bonds and mortgages.....	7,060 00
For stocks and bonds purchased, par value, \$4,189.47; cost, including premiums, commissions, etc.....	4,159 73
For interest (other than interest payments to depositors).....	191 95
For current expenses of the bank, viz.:	
For salaries .....	\$573 00
For expenses of banking house or rent of banking rooms.....	40 00
For other expenses .....	106 88
	721 88
Other payments, viz.: New partitions and desk.....	151 65
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	2,582 84
	<u>\$104,895 22</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	527
Number of accounts opened or reopened during the year 1897.....	111
Number of accounts closed during the year 1897.....	90
Total number of deposits received during the year 1897.....	868
Total number of payments to depositors during the year 1897.....	1,863
Amount deposited during the year 1897, not including interest credited for that period.....	\$85,226 88
Amount withdrawn during the year 1897 .....	89,537 22
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$1,304 00
January, 1898.....	1,274 26
	2,578 26
Average amount of each account January 1, 1898 .....	142 84
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate... ..	1,481 09
Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.	

90. GOSHEN SAVINGS BANK, GOSHEN.

[Main street; incorporated 1871.]

J. W. CORWIN, President. DUDLEY MURRAY, Secretary.

TRUSTEES.

A. V. D. WALLACE,	J. W. CORWIN,	W. D. VAN VLIET,
C. G. ELLIOTT,	F. H. REEVS,	JOSEPH DURLAND,
HENRY BACON,	D. MURRAY,	SENECA JESSUP.

FINANCIAL.  
RESOURCES.

Bonds and mortgages .....	\$345,470 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States .....	\$10,200 00
Cities in this State .....	118,500 00
Counties in this State.....	18,000 00
Towns in this State.....	21,000 00
Villages in this State .....	99,000 00
School districts. ....	15,500 00
	<u>\$282,200 00</u>
	<u>\$303,179 55</u>
	<u>\$297,656 50</u>
Cash on deposit in banks or trust companies. /.....	18,962 27
Cash on hand.....	2,361 73
Total of collectible interest .....	9,859 15
Amount of all other assets, viz.: Rent paid in advance.....	116 68
	<u>\$674,428 33</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$641,881 76	
Interest credited or to be credited for the six months ending with December 31, 1897.....	12,028 28	
		\$653
Other liabilities, viz.: Light, coal, etc.....		20
Surplus .....		
		\$674

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$37
From depositors, not including interest credited.....	129
From interest on loans, deposits and investments.....	25
From mortgages.....	20
From redemption of stocks and bonds.....	10
From stocks and bonds sold, par value, \$20,000; amount received therefor.....	24
From loans paid.....	
	\$250

PAYMENTS.

To depositors, including interest paid to them.....	\$141
For loans on bonds and mortgages .....	7
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc.....	10
For interest (other than interest payments to depositors).....	
For current expenses of the bank, viz.:	
For salaries.....	\$1,560 00
For expenses of banking house or rent of banking rooms.....	350 00
For other expenses .....	330 01
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day ...	2
	\$250

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	
Number of accounts opened or reopened during the year 1897.....	
Number of accounts closed during the year 1897.....	
Total number of deposits received during the year 1897.....	
Total number of payments to depositors during the year 1897.....	
Amount deposited during the year 1897, not including interest credited for that period.....	\$121
Amount withdrawn during the year 1897.....	141
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$11,839 08
January, 1898.....	12,028 28
	21
Average amount of each account January 1, 1898.....	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	

Rate per cent of dividends or interest to depositors during the year 1897, 3 and 4 per cent.

**91. MIDDLETOWN SAVINGS BANK, MIDDLETOWN.**

[2 South street; incorporated 1866 ]

FRANK B. DENTON, Vice-President.

DANIEL H. BAILEY, Secretary.

**TRUSTEES.**L. ARMSTRONG,  
ALBERT BULL,  
S. H. TALCOTT,  
WILLIAM MILLSPAUGH,UZAL T. HAYES,  
DANIEL H. BAILEY,  
FRANK BUCKLEY,  
EDMUND MILLEN,  
JESSE W. CANFIELD,JOHN E. ISEMAN,  
FRANK B. DENTON,  
JAMES A. CLARK,  
JAMES B. CARSON.**FINANCIAL.  
RESOURCES.**

Bonds and mortgages.....				\$556,615 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$105,000 00	\$128,589 00	\$117,600 00	
Cities in this State.....	805,000 00	823,177 00	817,352 50	
Towns in this State.....	253,000 00	254 545 00	257,185 00	
Villages in this State.....	259,000 00	273,560 35	266,350 00	
School districts.....	8,000 00	8,033 75	8,000 00	
	<u>\$925,000 00</u>	<u>\$982,905 10</u>	<u>\$961,487 50</u>	961,487 50
Banking house and lot, cost, \$19,939.68; book value, \$18,000; estimated present value .....				18,000 00
Other real estate, cost, \$5,971.15; book value, \$4,651.55; estimated present value.....				4,425 00
Cash on deposit in banks or trust companies.....				165,210 85
Cash on hand .....				55,700 64
Total of collectible interest .....				20,521 63
Amount of all other assets, viz.: Rent bank building.....				412 50
				<u>\$1,782,873 11</u>

**LIABILITIES.****Amount due depositors, viz.:**

Principal .....	\$1,646,822 17	
Interest credited or to be credited for the six months ending with December 31, 1897.....	29,821 62	
		\$1,676,143 79
Surplus .....		106,229 32
		<u>\$1,782,373 11</u>

**CASH TRANSACTIONS DURING THE YEAR 1897.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$194,834 15
From depositors, not including interest credited .....	427,381 82
From interest on loans, deposits and investments .....	68,934 44
From rents from other real estate .....	128 70
From mortgages.....	40,320 00
From redemption of stocks and bonds .....	27,500 00
From real estate sold .....	1,981 30
From all other sources, viz.: Real estate under contract.....	600 00
	<u>\$761,675 41</u>



PAYMENTS.

To depositors, including interest paid to them .....	\$892,989 63
For loans on bonds and mortgages .....	41,250 00
For stocks and bonds purchased, par value, \$90,500; cost, including premiums, commissions, etc.....	96,423 50
For interest (other than interest payments to depositors) .....	114 83
For current expenses of the bank, viz.:	
For salaries.....	\$4,000 00
For expenses of banking house or rent of banking rooms.	795 47
For other expenses .	1,153 72
	<hr/>
	5,949 19
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	8,581 80
For taxes on real estate, except banking house.....	17 11
For repairs and other incidental expenses on real estate, except banking house.....	58 56
Other payments, viz.: Loss on Reeve property .....	381 80
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	220,911 49
	<hr/>
	\$761,675 41
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	7,025
Number of accounts opened or reopened during the year 1897.	1,008
Number of accounts closed during the year 1897 .....	790
Total number of deposits received during the year 1897 .....	7,228
Total number of payments to depositors during the year 1897 .	6,457
Amount deposited during the year 1897, not including interest credited for that period. ....	\$427,881 83
Amount withdrawn during the year 1897.....	892,989 63
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897..	\$28,948 47
January, 1898 .....	29,821 62
	<hr/>
	58,770 09
Average amount of each account January 1, 1898.....	288 59
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,174 86
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	9
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897, 8 and 4 per cent.

92. NEWBURGH SAVINGS BANK, NEWBURGH.

[Smith street; incorporated 1852.]

CHARLES S. JENKINS, President. THOMAS F. BALFE, Treasurer.

TRUSTEES.

CHARLES S. JENKINS,	WILLIAM O. MAILLER,	CHARLES F. BROWN,
JAMES M. WENTZ,	SAMUEL C. MILLS,	JOHN G. WILKINSON,
JOHN SCHOONMAKER,	JOSEPH CHADWICK,	CHARLES CALDWELL,
ISAAC C. CHAPMAN,	ALANSON Y. WELLER,	GEORGE W. GREEN.
	CLAYTON E. SWEET,	

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$2,542,200 00  
 Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States ... ..	\$650,000 00	\$704,787 68	\$714,000 00
State of New York.....	200,000 00	208,000 00	200,000 00
Cities in other States.....	255,500 00	283,942 05	278,745 00
Cities in this State. ....	2,029,779 24	2,569,268 81	2,375,694 24
Counties in this State .....	209,000 00	225,215 60	222,941 00
Towns in this State.....	248,215 00	253,358 23	248,445 00
Villages in this State.....	18,000 00	19,800 00	18,000 00
School districts.....	81,800 00	81,576 00	81,000 00
	<u>\$3,641,794 24</u>	<u>\$4,295,943 82</u>	<u>\$4,089,165 24</u>

4,089,165 24

Banking house and lot, cost, \$115,527.16; book value, \$50,000;  
 estimated present value.....

50,000 00

Cash on deposit in banks or trust companies.....

392,016 42

Cash on hand .....

44,696 16

Total of collectible interest....

104,864 05

\$7,222,941 87

## LIABILITIES.

Amount due depositors, viz.:

Principal ... .. \$5,918,284 60

Interest credited or to be credited for the six months  
 ending with December 31, 1897..... 109,078 10

\$6,027,357 70

Surplus .....

1,195,584 17

\$7,222,941 87

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$456,044 63
From depositors, not including interest credited....	1,168,401 91
From interest on loans, deposits and investments...	302,566 05
From rents from banking house...	1,159 50
From mortgages.....	800,500 00
From redemption of stocks and bonds.....	189,754 63
From real estate sold .....	18,200 00
	<u>\$2,436,626 72</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$1,115,581 02
For loans on bonds and mortgages....	826,700 00
For stocks and bonds purchased, par value, \$492,857.50; cost, including premiums, commissions, etc .....	525,427 85
For interest (other than interest payments to depositors).....	3,834 64
For current expenses of the bank, viz.:	
For salaries .....	\$15,700 00
For expenses of banking house or rent of banking rooms.	1,696 51
For other expenses .....	2,954 52
	<u>20,351 03</u>
For taxes on real estate, except banking house.....	73 00
For repairs and other incidental expenses on real estate, except banking house....	974 47

Other payments, viz.: Tax on surplus being contested by bank.....	\$6,972 13
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	486,712 58
	<u>\$2,436,626 72</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	13,395
Number of accounts opened or reopened during the year 1897.....	1,433
Number of accounts closed during the year 1897.....	1,243
Total number of deposits received during the year 1897.....	10,570
Total number of payments to depositors during the year 1897..	10,878
Amount deposited during the year 1897, not including interest credited for that period.....	\$1,168,401 91
Amount withdrawn during the year 1897.....	1,115,581 02
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$106,021 99
January, 1898.....	109,073 10
	<u>215,095 09</u>
Average amount of each account January 1, 1898.....	449 97
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,100 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	92

Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 4 per cent.

93. WALDEN SAVINGS BANK, WALDEN.

[Main street; incorporated 1872.]

GEO. W. STODDARD, President. C. W. SADLIER, Secretary and Treasurer.

TRUSTEES.

JACOB TEARS,	WILLIAM H. SENIOR,	JOHN R. HAYS,
THERON L. MILLSAUGH,	HIRAM B. WOOSTER,	GEORGE WEILER,
NICHOLAS J. FOWLER,	GEORGE W. STODDARD,	SIMON VERNOOY,
THOMAS W. BRADLEY,	WILLIS C. STEVENS,	FRED. BODINE.
	EDMUND S. SAYER,	

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$184,647 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States.....	Par value. Actual cost. Estimated market value.
State of New Hampshire .....	\$40,000 00 \$48,883 00 \$51,200 00
Cities in this State .....	3,000 00 4 020 00 3,000 00
Towns in this State .....	33,937 76 34,362 35 35,427 76
Villages in this State.....	32,925 00 34,980 00 32,925 00
School districts .....	40,000 00 41,505 00 40,000 00
	24,350 00 25,075 00 24,350 00
	<u>\$178,212 76 \$196,825 25 \$191,902 76</u>
	191,962 76
Other real estate, cost, \$4,000; book value, \$4,000; estimated present value....	4,000 00
Cash on deposit in banks or trust companies. ....	28,558 89
Cash on hand.....	126 86
Total of collectible interest.....	6,455 10
Amount of all other assets, viz.: Land contract on Yale farm.	2,500 00
	<u>\$418,250 11</u>

## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$354,484 89	
Interest credited or to be credited for the six months ending with December 31, 1897.....	6,490 78	
		<u>\$360,975 67</u>
Surplus.....		57,274 44
		<u><u>\$418,250 11</u></u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$21,951 90
From depositors, not including interest credited.....	98,092 12
From interest on loans, deposits and investments .....	17,482 92
From rents from other real estate.....	187 50
From mortgages .....	8,810 00
From redemption of stocks and bonds.....	18,440 00
From all other sources, viz.: Payment on land contract.....	1,000 00
	<u>\$160,964 44</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$88,277 01
For loans on bonds and mortgages.....	10,600 00
For stocks and bonds purchased, par value, \$25,000; cost, including premiums, commissions, etc.....	31,225 00
For current expenses of the bank, viz.:	
For salaries .....	\$1,500 00
For expenses of banking house or rent of banking rooms.....	175 00
For other expenses .....	460 17
	<u>2,135 17</u>
For taxes on real estate, except banking house .....	35 01
For repairs and other incidental expenses on real estate, except banking house.....	7 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	28,685 25
	<u><u>\$160,964 44</u></u>

## STATISTICAL INFORMATION.

Number of open accounts, January 1, 1898. ....	1,708
Number of accounts opened or reopened during the year 1897.....	235
Number of accounts closed during the year 1897....	177
Total number of deposits received during the year 1897 .....	1,528
Total number of payments to depositors during the year 1897.....	1,058
Amount deposited during the year 1897, not including interest credited for that period. ....	\$98,092 12
Amount withdrawn during the year 1897.....	88,277 01
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$6,206 49
January, 1898.....	6,490 78
	<u>12,697 27</u>
Average amount of each account January 1, 1898 .....	211 34
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,100 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	8

Rate per cent. of dividends or interest to depositors during the year 1897,  
3 and 4 per cent.

TRUSTEES.

JAMES H. HOLLY,  
THOMAS BURT,  
JOHN SAYER,  
JOHN B. BRADNER,

WILLIAM L. OGDEN,  
SAMUEL PELTON,  
JAMES E. WATERBURY,  
JOSEPH DURLAND,  
NICHOLAS L. FURMAN,

THOMAS WELLING,  
JAMES WISNER,  
WILLIAM J. SLY,  
CHARLES H. WILSON.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$371,945 00
Stock and bond investments, viz.:				
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
State of North Dakota.....	\$11,000 00	\$12,017 50	\$11,770 00	
State of South Dakota.....	20,000 00	20,200 00	20,400 00	
Cities in this State .....	103,800 00	122,949 87	123,156 00	
Counties in this State. ....	22,000 00	25,908 63	26,200 00	
Towns in this State.....	35,200 00	38,650 40	38,176 00	
Villages in this State.....	71,000 00	73,609 00	76,570 00	
School districts.....	53,500 00	63,272 05	62,915 00	
	<u>\$320,500 00</u>	<u>\$356,605 45</u>	<u>\$359,187 00</u>	859,187 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				1,800 00
Other real estate, cost, \$1,562.50; book value, \$1,562.50; estimated present value.....				1,562 50
Cash on deposit in banks or trust companies .....				60,988 44
Cash on hand.....				239 51
Total of collectible interest....				18,444 63
Amount of all other assets, viz. : Furniture and fixtures .....				450 00
				<u>\$809,617 08</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....	\$730,666 36		
Interest credited or to be credited for the six months ending with December 31, 1897.....	13,389 58		
			<u>\$744,055 94</u>
Surplus.....			65,561 14
			<u>\$809,617 08</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$53,357 86
From depositors, not including interest credited.....	164,993 91
From interest on loans, deposits and investments .....	33,452 59
From rents from other real estate .....	100 00
From mortgages.....	14,248 00
From redemption of stocks and bonds.....	16,250 00
From all other sources, viz.:	
Return of deposit made for post-office keys .....	\$1 00
Interest on interest in arrears.....	5 20
	<u>6 20</u>
	<u>\$282,408 56</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$156,167 01
For loans on bonds and mortgages.....	21,050 00
For loans on pledge of securities.....	1,800 00
For stocks and bonds purchased, par value, \$33,500; cost, including premiums, commissions, etc.. .....	38,989 00
For interest (other than interest payments to depositors).....	814 91
For current expenses of the bank, viz.:	
For salaries .....	\$2,150 00
For expenses of banking house or rent of banking rooms.	275 00
For other expenses.....	315 65
	<hr/>
	2,740 65
For taxes on real estate, except banking house.....	23 59
For repairs and other incidental expenses on real estate, except banking house .....	95 45
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	61,227 95
	<hr/>
	\$282,408 56
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,476
Number of accounts opened or reopened during the year 1897.	261
Number of accounts closed during the year 1897 .....	220
Total number of deposits received during the year 1897.....	1,958
Total number of payments to depositors during the year 1897.	1,595
Amount deposited during the year 1897, not including interest credited for that period.....	\$164,993 91
Amount withdrawn during the year 1897.....	156,167 01
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$13,114 19
January, 1898.....	13,389 58
Credited at other periods.....	08
	<hr/>
	26,503 80
Average amount of each account January 1, 1898 .....	800 50
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	8,000 00
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
3 and 4 per cent.

OSWEGO COUNTY.

95. FULTON SAVINGS BANK, FULTON.

[59 First street; incorporated 1871.]

ABRAHAM HOWE, President. WM. J. LOVEJOY, Secretary.

TRUSTEES.

ABRAHAM HOWE, JOHN C. WELLS, CHARLES G. BACON, REUBEN BRADSHAW, HENRY E. NICHOLS, FRED. A. EMERICK, H. PUTNAM ALLEN, WILLIAM J. LOVEJOY, GEORGE M. CASE, GEORGE G. CHAUNCEY, JAMES MORROW, WILLIAM S. NELSON, ORWIN RICE, ABRAM EMERICK, JOHN W. PRATT, GILES S. PIPER, GEORGE P. WELLS, E. F. PALMER, FRANCIS STILES, C. C. BENEDICT.

FINANCIAL. RESOURCES.

Bonds and mortgages.....				\$319,917 86
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Towns in this State .....	\$76,600 00	\$78,202 50	\$83,434 00	
Villages in this State .....	59,500 00	65,406 20	67,470 00	
	<u>\$136,100 00</u>	<u>\$143 758 70</u>	<u>\$150,904 00</u>	150,904 00
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892 .....				2,050 00
Banking house and lot, cost, \$8,750; book value, \$8,700; estimated present value.....				8,700 00
Other real estate, cost, \$5,014.70; book value, \$4,976.56; estimated present value.....				2,800 00
Cash on deposit in banks or trust companies.....				94,816 61
Cash on hand .....				4,198 92
Total of collectible interest.....				11,456 57
Amount of all other assets, viz.:				
Land contracts .....			\$9,825 00	
Safe and office furniture .....			1,000 00	
Suspense account.....			507 90	
			<u>11,332 90</u>	
				<u>\$606,176 86</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$544,460 87	
Interest credited or to be credited for the six months ending with December 31, 1897.....		9,961 40	
		<u>\$554,421 86</u>	
Other liabilities, viz.: Mortgages appraised at less than face value .....			612 50
Surplus .....			51,142 50
			<u>\$606,176 86</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$77,497 42
From depositors, not including interest credited.....	839,126 25
From interest on loans, deposits and investments.....	28,632 97
From rents from banking house.....	835 00

From rents from other real estate .....	\$124 80
From mortgages .....	26,560 46
From redemption of stocks and bonds .....	1,000 00
From loans paid .....	1,525 00
From real estate sold .....	925 00 .
From all other sources, viz.:	

Cash error .....	\$1 15
Exchange .....	9 27
Insurance paid .....	2 50
Insurance paid on property mortgaged to bank .....	5 68
Exchange .....	18 47

82 07

\$475,748 47

## PAYMENTS.

To depositors, including interest paid to them .....	\$801,912 97
For loans on bonds and mortgages .....	50,901 00
For loans on pledge of securities .....	400 00
For stocks and bonds purchased, par value, \$19,000; cost, including premiums, commissions, etc .....	19,696 00
For interest (other than interest payments to depositors) .....	284 81
For current expenses of the bank, viz.:	

For salaries .....	\$3,000 00
For expenses of banking house or rent of banking rooms .....	290 75
For other expenses .....	189 88

8,480 08

For taxes on real estate, except banking house .....	7 17
--	------

For repairs and other incidental expenses on real estate, except banking house .....	88 11
--	-------

Other payments, viz.:

Taxes charged to suspense account .....	\$0 42
Cash error, charged to profit and loss .....	25
Insurance on property mortgaged to bank .....	7 60
Taxes charged to suspense account .....	8 88
Cash errors .....	1 15

18 80

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	99,015 58
--	-----------

\$475,748 47

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	2,602
Number of accounts opened or reopened during the year 1897 .....	751
Number of accounts closed during the year 1897 .....	556
Total number of deposits received during the year 1897 .....	5,988
Total number of payments to depositors during the year 1897 .....	4,814
Amount deposited during the year 1897, not including interest credited for that period .....	\$339,129 43
Amount withdrawn during the year 1897 .....	801,912 97
Amount of interest credited and paid for the year 1897, viz :	

July, 1897 .....	\$9,484 45
January, 1898 .....	9,961 49
Credited at other periods .....	226 49

19,672 43

Average amount of each account January 1, 1898 .....	218 07
--	--------

Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	8,207 88
---	----------

Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	12
--	----

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.



96. OSWEGO CITY SAVINGS BANK, OSWEGO.

[214 West First street; incorporated 1859.]

BYRON DEWITT, President. JOHN P. PHELPS, Treasurer.

TRUSTEES.

BYRON DeWITT, JOHN RATIGAN, AARON COLNOR, ORSON H. BROWN, OSCAR H. HASTINGS, JOHN H. McCOLLUM, HENRY H. LYMAN, CHARLES H. BUTLER, JOHN SHEPHERD FITCH, THOMAS P. KINGSFORD, JAMES H. COOPER, THOMAS HUNTER, 2d, EDWARD H. FARRELL, GEORGE B. SLOAN, Jr.

FINANCIAL.  
RESOURCES.

Bonds and mortgages .....				\$184,536 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$45,000 00	\$53,500 00	\$57,800 00	
State of Tennessee .....	50,700 00	43,079 00	45,680 00	
State of South Dakota.....	15,000 00	15,000 00	15,600 00	
State of Nebraska .....	9,958 35	9,958 35	9,958 35	
Cities in other States.....	39,000 00	41,905 00	42,800 00	
Cities in this State .....	210,949 37	228,247 37	276,392 86	
Towns in this State.....	309,844 47	309,844 47	330,323 88	
Villages in this State.....	244,500 00	246,945 80	253,831 50	
School districts.....	138,818 00	138,413 20	145,919 94	
	<u>\$1,003,770 19</u>	<u>\$1,086,893 19</u>	<u>\$1,177,755 93</u>	1,177,755 93
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				5,870 00
Banking house and lot, cost, \$48,951.18; book value, \$17,000; estimated present value.....				17,000 00
Cash on deposit in banks or trust companies .....				84,222 01
Cash on hand .....				26,560 42
Total of collectible interest.....				24,711 41
Amount of all other assets, viz.:				
Rents, bank building .....			\$116 33	
Land contract .....			273 00	
			<u>891 33</u>	
				<u>\$1,520,547 10</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....	\$1,370,134 33		
Interest credited or to be credited for the six months ending with December 31, 1897. ..	22,833 91		
		<u>\$1,392,968 24</u>	
Surplus .....		127,578 86	
		<u>\$1,520,547 10</u>	

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$144,953 44
From depositors, not including interest credited.....	554,513 35
From interest on loans, deposits and investments.....	62,468 70
From rents from banking house.....	1,801 83
From mortgages. ....	11,031 25
From redemption of stocks and bonds.....	64,805 95
From loans paid.....	51,050 00
From all other sources, viz.: Land contract .....	25 00
	<u>\$890,154 52</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$549,796 22
For loans on bonds and mortgages .....	6,050 00
For loans on pledge of securities .....	7,500 00
For stocks and bonds purchased, par value, \$202,649.87; cost, including premiums, commissions, etc .....	207,254 97
For interest (other than interest payments to depositors).....	2,191 28
For current expenses of the bank, viz.:	
For salaries . .....	\$4,620 00
For expenses of banking house or rent of banking rooms...	833 42
For other expenses.....	1,066 20
	6,579 62
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.. .....	110,782 48
	<u>\$890,154 52</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	4,358
Number of accounts opened or reopened during the year 1897.	1,000
Number of accounts closed during the year 1897.....	905
Total number of deposits received during the year 1897 . ....	8,018
Total number of payments to depositors during the year 1897.	7,289
Amount deposited during the year 1897, not including interest credited for that period.....	\$554,518 85
Amount withdrawn during the year 1897.....	549,796 22
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$25,698 95
January, 1898 .....	22,833 91
Paid but not credited at other periods .....	452 88
	48,985 74
Average amount of each account January 1, 1898.....	820 00
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate. ....	8,200 54
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	56
Rate per cent. of dividends or interest to depositors during the year 1897, 3½ and 4 per cent.	

97. THE OSWEGO COUNTY SAVINGS BANK, OSWEGO.

[44 East Bridge street; Incorporated 1870.]

JOSEPH B. LATHROP, President.

W. B. COUCH, Treasurer.

TRUSTEES.

LAWRENCE CLANCY,  
S. M. COON,  
ALONZO H. FAILING,  
OREN F. GAYLORD,  
FRED. A. GAGE,

O. S. OSTERHOUT,  
CHARLES WENDELL,  
JOSEPH B. LATHROP,  
W. T. HENDERSON,

ALANSON S. PAGE,  
BENJAMIN S. STONE,  
CHARLES A. TANNER,  
JOHN D. HIGGINS,  
PETER HILKERT.

FINANCIAL.

RESOURCES.

Bonds and mortgages .....			\$374,382 18
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of South Dakota .....	\$12,000 00	\$44,174 35	\$43,310 40
State of Tennessee .....	25,000 00	22,695 55	22,500 00
State of Washington warrants.	52,761 06	54,021 47	52,761 06

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Nebraska warrants....	\$6,443 10	\$6,284 82	\$6,443 10	
Cities in other States.....	20,000 00	22,170 00	22,358 00	
Cities in this State.....	125,944 81	129,115 03	130,971 23	
Towns in this State.....	235,582 00	238,946 80	240,801 71	
Villages in this State .....	72,500 00	76,612 04	77,296 50	
School districts .....	47,850 00	51,110 43	51,968 43	
	<u>\$627,530 97</u>	<u>\$645,130 49</u>	<u>\$648,410 43</u>	\$648,410 43
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				8,800 00
Banking house and lot, cost, \$29,000; book value, \$27,000; estimated present value .....				27,000 00
Other real estate, cost, \$1,456.55; book value, \$1,219.55; estimated present value.....				1,219 55
Cash on deposit in banks or trust companies.....				118,416 53
Cash on hand .....				10,266 00
Total of collectible interest.....				23,733 15
Amount of all other assets, viz.:				
Land contracts.....			\$4,002 50	
Furniture, including safes .....			2,000 00	
Rents accrued.....			12 50	
			<u>6,155 00</u>	
				<u>\$1,212,832 79</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....	\$1,063,553 04		
Interest credited or to be credited for the six months ending with December 31, 1897.....	17,597 50		
	<u>\$1,101,150 54</u>		
Surplus.....			111,682 25
			<u>\$1,212,832 79</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$102,952 11
From depositors, not including interest credited.....	518,832 25
From interest on loans, deposits and investments.....	52,573 83
From rents from banking house.....	962 89
From rents from other real estate.....	100 25
From mortgages.....	42,065 37
From redemption of stocks and bonds.....	52,216 43
From stocks and bonds sold, par value, \$50,000; amount received therefor .....	62,950 00
From loans paid.....	12,200 00
From real estate sold .....	2,600 00
From all other sources, viz.:	
Land contract.....	\$30 00
Mortgage, tax and insurance.....	591 23
Exchange .....	72 87
	<u>694 15</u>
	<u>\$848,167 23</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$480,280 08
For loans on bonds and mortgages .....	87,100 00
For loans on pledge of securities .....	9,000 00
For stocks and bonds purchased, par value, \$170,402.84; cost, including premiums, commissions, etc.....	174,808 94
For current expenses of the bank, viz.:	
For salaries .....	\$4,500 00
For expenses of banking house or rent of banking rooms.	1,480 12
For other expenses.....	881 84
	6,861 96
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	619 55
For taxes on real estate, except banking house. ....	8 75
For repairs and other incidental expenses on real estate, except banking house .....	104 42
Other payments, viz.:	
Mortgage, tax and insurance.....	\$591 28
Land contract, real estate sold.....	2,600 00
Banking house improvements.....	775 60
Profit and loss, Elmira National Bank.....	2,239 17
	6,206 05
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	128,682 58
	<u>\$848,167 28</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,207
Number of accounts opened or reopened during the year 1897.	986
Number of accounts closed during the year 1897.....	811
Total number of deposits received during the year 1897.....	6,771
Total number of payments to depositors during the year 1897.	5,867
Amount deposited during the year 1897, not including interest credited for that period.....	\$518,882 25
Amount withdrawn during the year 1897.....	480,280 08
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$19,754 45
January, 1898.....	17,597 50
Paid but not credited at other periods.....	668 88
	88,020 83
Average amount of each account January 1, 1898.....	848 35
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	9,596 90
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	5
Rate per cent. of dividends or interest to depositors during the year 1897 $\frac{3}{4}$ and 4 per cent.	

## PUTNAM COUNTY.

## 98. PUTNAM COUNTY SAVINGS BANK, BREWSTER.

[Main street; incorporated 1871.]

WARREN S. PADDOCK, President.

ALEXANDER F. LOBDELL, Secretary.

## TRUSTEES.

ALEXANDER F. LOBDELL,  
WILLIAM T. GANUNG,  
BENJAMIN D. EVERETT,  
WILLIAM O. TAYLOR,  
WILLIAM E. SMITH.ARTHUR P. BUDD,  
JAMES K. SMITH,  
JOHN S. ENO,  
EMERSON W. ADDIS,STARR GANUN,  
WARREN S. PADDOCK,  
H. HOBART KEELER,  
LEVI A. SHOVE,  
ABRAM J. MILLER.FINANCIAL.  
RESOURCES.Bonds and mortgages..... \$129,880 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$25,000 00	\$29,084 26	\$30,000 00	
Cities in other States.....	10,000 00	10,237 50	10,237 50	
Cities in this State .....	83,500 00	96,164 27	92,827 50	
Counties in this State.....	10,000 00	10,000 00	10,000 00	
Towns in this State.....	16,462 50	17,074 50	17,974 50	
Villages in this State.....	16,000 00	17,465 00	17,225 00	
	<u>\$160,962 50</u>	<u>\$180,025 53</u>	<u>\$177,764 50</u>	177,764 50

Other real estate, cost, \$1,751.12; book value, \$751.12;  
estimated present value..... 600 00  
Cash on deposit in banks or trust companies..... 24,731 41  
Cash on hand..... 290 83  
Total of collectible interest..... 4,987 93  
Amount of all other assets, viz.: Fixtures ..... 500 00

\$338,754 66

## LIABILITIES.

Amount due depositors, viz.:

Principal ... \$298,567 05  
Interest credited or to be credited for the six months  
ending with December 31, 1897..... 4,819 80  
Surplus ..... 85,867 81

\$338,754 66

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897,  
before transactions of the day ..... \$24,878 11  
From depositors, not including interest credited..... 90,552 54  
From interest on loans, deposits and investments ..... 18,024 95  
From mortgages..... 12,730 00  
From redemption of stocks and bonds..... 8,000 00  
From all other sources, viz.: Real estate ..... 825 00  
\$149,510 00

## PAYMENTS.

To depositors, including interest paid to them..... \$81,864 00  
For loans on bonds and mortgages ..... 17,700 00

For stocks and bonds purchased, par value, \$21,£00; cost, including premiums, commissions, etc.....	\$22,871 50
For interest (other than interest payments to depositors).....	208 28
For current expenses of the bank, viz.:	
For salaries.....	\$1,400 00
For expenses of banking house or rent of banking rooms.	15 00
For other expenses.....	484 68
	1,849 68
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day. ....	25,022 24
	\$149,510 60

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,288
Number of accounts opened or reopened during the year 1897.	208
Number of accounts closed during the year 1897.....	208
Total number of deposits received during the year 1897.....	1,088
Total number of payments to depositors during the year 1897.	794
Amount deposited during the year 1897, not including interest credited for that period.....	\$90,552 54
Amount withdrawn during the year 1897.....	81,864 00
Amount of interest credited and paid for the year 1897, viz.:	
July 1897 ..	\$4,520 81
January 1898 ..	4,819 80
	9,840 61
Average amount of each account January 1, 1898.....	242 14
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,000 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	1

Rate per cent. of dividends or interest to depositors during the year 1897, 3 and 3½ per cent.

QUEENS COUNTY.

99. COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Incorporated, 1872.]

GEORGE L. GILLETTE, President.

CHARLES GRELL, Secretary.

TRUSTEES.

GEORGE L. GILLETTE,	ALFRED H. SCHLESINGER,	LEO BARDENHEUER,
FERDINAND MARTENS,	GEORGE W. GILLETTE,	WILLIAM W. WEITLING,
HUGO FUNKE,	FREDERICK GERBIG,	HENRY KRAEMER,
CHARLES GRELL,	FREDERICK G. PAULY,	JACOB SALATHE,
A. D. SCHLESINGER,	BERNARD GREEFF,	FRANK HUNOLD.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$285,833 00
Stock and bond investments, viz.:				
Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
United States .....	\$15,000 00	\$17,531 25	\$17,531 25	
State of Missouri .....	35,000 00	36,415 83	35,000 00	
Cities in other States.....	15,000 00	16,612 50	16,612 50	
Cities in this State .....	54,000 00	58,816 25	58,816 25	
Villages in this State .....	55,000 00	61,327 00	65,675 00	
	<u>\$174,000 00</u>	<u>\$190,202 83</u>	<u>\$193,135 00</u>	
	<u><u>\$174,000 00</u></u>	<u><u>\$190,202 83</u></u>	<u><u>\$193,135 00</u></u>	193,135 00

Other real estate, cost, \$8,810.82; book value, \$8,810.82; estimated present value.....	\$9,000 00
Cash on deposit in banks or trust companies.....	44,854 52
Cash on hand .....	5,015 93
Total of collectible interest.....	10,063 15
Amount of all other assets, viz.: Safe and fixtures.....	500 00
	<hr/>
	\$547,401 59
	<hr/>

## LIABILITIES.

## Amount due depositors, viz.:

Principal .....	\$449,234 57	
Interest credited or to be credited for the six months ending with December 31, 1897.....	8,404 04	
	<hr/>	\$457,638 61
Surplus .....		89,762 98
		<hr/>
		\$547,401 59
		<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$50,834 30
From depositors, not including interest credited.....	147,402 34
From interest on loans, deposits and investments.....	24,196 44
From rents from other real estate.....	207 59
From mortgages.....	16,200 00
From redemption of stocks and bonds.....	8,000 00
	<hr/>
	\$241,840 67
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$137,749 70
For loans on bonds and mortgages .....	12,000 00
For stocks and bonds purchased, par value, \$29,000; cost, including premiums, commissions, etc.....	81,291 25
For current expenses of the bank, viz.:	
For salaries.....	\$1,900 00
For expenses of banking house or rent of banking rooms.....	300 00
For other expenses .....	887 00
	<hr/>
	2,587 00
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	7,840 63
For taxes on real estate, except banking house .....	462 44
For repairs and other incidental expenses on real estate, except banking house .....	539 21
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day...	49,870 44
	<hr/>
	\$241,840 67
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,821
Number of accounts opened or reopened during the year 1897.....	210
Number of accounts closed during the year 1897.....	158
Total number of deposits received during the year 1897.....	2,149
Total number of payments to depositors during the year 1897.....	1,488
Amount deposited during the year 1897, not including interest credited for that period.....	\$147,402 34
Amount withdrawn during the year 1897.....	137,749 70

Amount of interest credited and paid for the year 1897, viz.:

July, 1897 .....	\$8,007 12	
January, 1898 .....	8,404 04	
		\$16,411 16
Average amount of each account January 1, 1898.....		251 81
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....		8,006 48
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....		1

Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.

100. JAMAICA SAVINGS BANK, JAMAICA.

[360 Fulton street; incorporated 1850.]

JOHN H. SUTPHIN, First Vice-President. JOHN H. BRINCKERHOFF, Treasurer.

TRUSTEES.

AARON A. DEGRAUW,	GEORGE DURLAND,	J. TYLER WATTS,
JOHN H. SUTPHIN,	STEPHEN RYDER,	WILLIAM W. GILIEN,
JOHN H. BRINCKERHOFF,	JOHN E. BACKUS,	LEANDER B. TABER,
WILLIAM A. WARNOCK,	CHARLES DOWNING,	GEORGE K. MEYNEN,
GEORGE L. PECK,	STARR EDWARDS,	WILLET C. DURLAND.

FINANCIAL.  
RESOURCES.

Bonds and mortgages ..				\$471,906 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$10,000 00	\$10,062 50	\$11,400 00	
District of Columbia 8.65.....	10,000 00	10,369 88	11,200 00	
State of Missouri. ....	10,000 00	10,124 01	10,500 00	
Cities in this State. ....	5,000 00	4,795 00	5,400 00	
Counties in this State .....	187,500 00	190,500 00	193,500 00	
Towns in this State .....	122,000 00	124,984 03	128,960 00	
Villages in this State.....	62,000 00	65,055 00	64,995 00	
School districts.....	117,600 00	117,915 00	123,440 00	
	\$524,100 00	\$533,754 92	\$549,395 00	
				549,395 00
Banking houses and lots, cost, \$36,449.09; book value, \$36,449.09; estimated present value.....				86,449 09
Other real estate, cost, \$10,940.12; book value, \$10,940.12; estimated present value.....				11,700 00
Cash on deposit in banks or trust companies.....				364,214 27
Cash on hand.....				13,507 85
Total of collectible interest .....				15,081 92
Amount of all other assets, viz.:				
Rents accrued .....			\$193 33	
Insurance premium advanced.....			58 49	
				246 82
				\$1,462,450 45

LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$1,252,909 49	
Interest credited or to be credited for the six months ending with December 31, 1897 .....	22,200 74	
		\$1,275,110 23
Surplus .....		187,340 22
		\$1,462,450 45



## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$240,990 48
From depositors, not including interest credited.....	432,598 32
From interest on loans, deposits and investments.....	58,970 80
From rents from banking house.....	145 00
From mortgages.....	45,763 85
From redemption of stocks and bonds.....	815,800 00
From real estate sold.....	8,535 00
From all other sources, viz.: Insurance premiums advanced...	121 55
	<hr/>
	\$1,097,425 00

## PAYMENTS.

To depositors, including interest paid to them.....	\$324,381 12
For loans on bonds and mortgages . . . . .	91,400 00
For stocks and bonds purchased, par value, \$269,500; cost, including premiums, commissions, etc.....	272,676 00
For interest (other than interest payments to depositors).....	804 45
For current expenses of the bank, viz.:	
For salaries . . . . .	\$3,872 75
For expenses of banking house or rent of banking rooms.	851 23
For other expenses.....	718 11
	<hr/>
	4,942 00
For real estate acquired by foreclosure, or in settlement of debts due the bank . . . . .	418 47
For taxes on real estate, except banking house.....	899 65
For repairs and other incidental expenses on real estate, except banking house . . . . .	72 00
Other payments, viz.:	
New bank building . . . . .	\$25,072 35
Insurance premium advanced.....	87 25
	<hr/>
	25,109 60
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	877,721 62
	<hr/>
	\$1,097,425 00

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 . . . . .	3,544
Number of accounts opened or reopened during the year 1897.	578
Number of accounts closed during the year 1897.....	284
Total number of deposits received during the year 1897.....	4,106
Total number of payments to depositors during the year 1897..	3,363
Amount deposited during the year 1897, not including interest credited for that period.....	\$432,598 32
Amount withdrawn during the year 1897.....	324,381 12
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.. . . . .	\$20,487 44
January, 1898 . . . . .	22,200 56
	<hr/>
	42,688 00
Average amount of each account January 1, 1898.....	859 79
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate . . . . .	4,817 31
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	21

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

101. THE LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[21-23 Jackson avenue; incorporated 1875.]

WILLIAM J. BURNETT, President.

J. HARVEY SMEDLEY, Secretary.

TRUSTEES.

A. T. PAYNE,  
C. A. THOMPSON,  
W. J. BURNETT,  
GABRIEL W. WILLIAMS,

J. H. SMEDLEY,  
W. E. FREW,  
L. P. DEXTER,  
H. M. THOMAS,  
D. S. JONES,

C. W. HALLETT,  
HENRY F. JONES,  
BENJAMIN MOORE, Jr.,  
WILLIAM H. SIEBRECHT.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$592,625 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$20,000 00	\$22,418 74	\$22,750 00	
State of Louisiana .....	10,000 00	9,920 00	10,100 00	
Cities in this State .....	187,500 00	141,628 65	152,200 00	
Counties in this State.....	80,000 00	80,700 00	81,100 00	
Towns in this State.....	17,500 00	18,256 60	18,325 00	
Villages in this State .....	104,500 00	107,941 00	109,840 00	
School districts .....	68,000 00	70,675 00	73,800 00	
	<u>\$387,500 00</u>	<u>\$401,534 90</u>	<u>\$418,115 00</u>	418,115 00

Banking house and lot, cost, \$26,577; book value, \$26,000;  
estimated present value..... 26,000 00  
Cash on deposit in banks or trust companies..... 98,711 25  
Cash on hand..... 2,778 65  
Total of collectible interest..... 10,268 18  
Amount of all other assets, viz.: Furniture and fixtures..... 700 00  
\$1,144,188 03

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$1,006,808 94  
Interest credited or to be credited for the six months  
ending with December 31, 1897..... 17,486 87  
Surplus..... 119,892 22  
\$1,144,188 03

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1,  
1897, before transactions of the day..... \$86,924 01  
From depositors, not including interest credited... 631,230 58  
From interest on loans, deposits and investments..... 50,934 53  
From rents from banking house..... 1,130 00  
From mortgages..... 85,355 00  
From redemption of stocks and bonds..... 5,000 00  
From loans paid..... 2,900 00  
\$813,476 11

PAYMENTS.

To depositors, including interest paid to them..... \$550,864 34  
For loans on bonds and mortgages..... 96,200 00

For loans on pledge of securities.....	\$2,900 00
For stocks and bonds purchased, par value, \$56,500; cost, including premiums, commissions, etc.....	59,968 50
For current expenses of the bank, viz.:	
For salaries .....	\$5,980 00
For expenses of banking house or rent of banking rooms.....	386 27
For other expenses.....	942 25
	7,308 52
Other payments, viz.: Interest purchased on stocks.....	254 85
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day. ....	96,484 90
	<u>\$813,476 11</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	7,203
Number of accounts opened or reopened during the year 1897.....	2,750
Number of accounts closed during the year 1897.....	2,052
Total number of deposits received during the year 1897.....	15,476
Total number of payments to depositors during the year 1897.....	9,472
Amount deposited during the year 1897, not including interest credited for that period.....	\$631,280 58
Amount withdrawn during the year 1897....	550,864 84
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$15,910 76
January, 1898.....	17,486 87
	83,397 63
Average amount of each account January 1, 1898.....	143 21
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,000 00
Rate per cent. of dividends or interest to depositors during the year 1897, 8 and 4 per cent.	

102. QUEENS COUNTY SAVINGS BANK, FLUSHING.

[71 Broadway; incorporated 1859.]

GEORGE POPLE, President. L. M. FRANKLIN, Cashier.

TRUSTEES.

L. M. FRANKLIN,	JOHN HEPBURN,	J. H. LEVER,
M. D. GOULD,	HENRY A. BOGERT,	HENRY CARPENTER,
JOSEPH DYKES,	GEORGE POPLE,	JAMES T. CHAPMAN,
GEORGE LEWIS,	JOHN H. WILSON,	WALTER L. BOGERT,
W. T. JAMES,	HENRY L. BOGERT,	THEO. F. SMITH.
	FRANK A. COLLINS,	

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$377,900 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
District of Columbia .....	Par value. Actual cost. Estimated market value.
State of Massachusetts.....	\$25,000 00 \$29,300 00 \$29,000 00
Cities in other States .....	50 000 00 52,000 00 50,000 00
Cities in this State .....	15,000 00 16,340 00 16 700 00
Towns in this State .....	61,000 00 68,775 50 69,230 00
Vil ages in this State.....	103,900 00 107,547 83 109,900 00
School districts.....	78,500 00 94,354 63 88,300 00
	1,000 00 1,325 00 1,250 00
	<u>\$334,400 00</u> <u>\$368,686 08</u> <u>\$364,370 00</u>
	864,370 00
Banking house and lot, cost, \$40,593.45; book value, \$30,593.45; estimated present value.....	80,000 00

# QUEENS COUNTY.

217

Other real estate, cost, \$19,654.17; book value, \$19,654.17; estimated present value .....	\$19,000 00
Cash on deposit in banks or trust companies.....	57,619 51
Cash on hand .....	11,026 09
Total of collectible interest.....	9,882 17
	<hr/>
	\$869,297 77
	<hr/>

## LIABILITIES.

### Amount due depositors, viz.:

Principal .....	\$775,369 06	
Interest credited or to be credited for the six months end- ing with December 31, 1897.....	13,842 91	
	<hr/>	\$789,211 97
Surplus .....		80,085 80
		<hr/>
		\$869,297 77
		<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1897.

### RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$96,975 15
From depositors, not including interest credited .....	238,129 87
From interest on loans, deposits and investments .....	83,606 88
From rents from banking house.....	1,255 61
From rents from other real estate.....	918 30
From mortgages.....	95,100 00
From redemption of stocks and bonds.....	8,000 00
	<hr/>
	\$468,985 76
	<hr/>

### PAYMENTS.

To depositors, including interest paid to them.....	\$192,531 29
For loans on bonds and mortgages.....	192,400 00
For stocks and bonds purchased, par value, \$9,000; cost, including premiums, commissions, etc.....	9,600 00
For current expenses of the bank, viz.:	
For salaries .....	\$3 300 00
For expenses of banking house or rent of banking rooms.	1,224 09
For other expenses.....	783 13
	<hr/>
	5,807 22
For taxes on real estate, except banking house .....	867 28
For repairs and other incidental expenses on real estate, except banking house .....	184 42
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	68,645 60
	<hr/>
	\$468,985 76
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,138
Number of accounts opened or reopened during the year 1897.	482
Number of accounts closed during the year 1897.....	867
Total number of deposits received during the year 1897..	8,462
Total number of payments to depositors during the year 1897.	2,532
Amount deposited during the year 1897, not including interest credited for that period ...	\$338,129 87
Amount withdrawn during the year 1897.....	192,531 29
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$13,168 86
January, 1898 .....	13,842 91
	<hr/>
	27,011 77

Average amount of each account January 1, 1898 .....	\$247 48
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,434 84
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	7

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

103. THE ROSLYN SAVINGS BANK, ROSLYN.

[Incorporated 1875.]

BENJAMIN D. HICKS, President. JAMES R. WILLETS, Treasurer.

TRUSTEES.

BENJAMIN D. HICKS, DANIEL A. CORNWELL, WILLIAM I. WILLIS, SOLOMON S. JACKSON, AUGUSTUS DENTON, EDWARD WILLETS, GEORGE P. TITUS, DANIEL UNDERHILL,	JOHN M. CLARK, RICHARD M. BOWNE, THOMAS MOTT, SAMUEL I. UNDERHILL, FREDERICK E. WILLETS, THOMAS W. ALBERTSON, JAMES R. WILLETS,	HENRY M. W. EASTMAN, JOSEPH H. BOGART, JOHN S. MORRELL, JOHN T. WOOLEY, SAMUEL L. HEWLETT, FREDERICK C. HICKS, ALLEN H. BAXTER, DANIEL I. HEGEMAN.
--	---	---

FINANCIAL.  
RESOURCES.

Bonds and mortgages....	\$254,575 00
Stock and bond investments, viz :	
<i>Stocks and bonds.</i>	
United States .....	\$20,000 00
Cities in this State.....	40,000 00
Towns in this State.....	82,500 00
Villages in this State.....	18,500 00
School districts .....	41,600 00
	<u>\$147,600 00</u>
	<u>\$160,051 11</u>
	<u>\$157,801 75</u>
	157,801 75
Other real estate, cost, \$908.87; book value, \$700; estimated present value.....	700 00
Cash on deposit in banks or trust companies.....	69,101 04
Cash on hand .....	1,857 91
Total of collectible interest.....	5,869 89
Amount of all other assets, viz.: Office furniture.....	50 00
	<u>\$489,455 09</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$446,880 73
Interest credited or to be credited for the six months ending with December 31, 1897.....	7,989 31
	<u>454,820 08</u>
Surplus .....	84,635 06
	<u>\$489,455 09</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$49,097 53
From depositors, not including interest credited .....	144,134 91
From interest on loans, deposits and investments.....	19,729 65

From rents from other real estate .....	\$24 00
From mortgages.....	6,775 00
From redemption of stocks and bonds.....	6,000 00
From all other sources, viz.: Ryan insurance .....	2 00
	<hr/>
	\$225,762 88
	<hr/>

PAYMENTS.

To depositors, including interest paid to them .....	\$86,440 97
For loans on bonds and mortgages .....	83,800 00
For stocks and bonds purchased, par value, \$32,600; cost, including premiums, commissions, etc .....	88,288 90
For current expenses of the bank, viz.:	
For salaries .....	\$824 00
For expenses of banking house or rent of banking rooms.	100 00
For other expenses.....	270 60
	<hr/>
	1,194 60
For taxes on real estate, except banking house.....	9 16
For repairs and other incidental expenses on real estate, except banking house .....	4 00
Other payments, viz.:	
Insurance, John D. Seaman .....	\$8 50
Interest on bonds.....	107 80
Flushing bonds.....	350 00
	<hr/>
	465 80
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	70,608 95
	<hr/>
	\$225,762 88
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,811
Number of accounts opened or reopened during the year 1897.	166
Number of accounts closed during the year 1897.....	89
Total number of deposits received during the year 1897 .....	1,222
Total number of payments to depositors during the year 1897.	713
Amount deposited during the year 1897, not including interest credited for that period....	\$144,184 21
Amount withdrawn during the year 1897.....	86,440 97
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$7,172 08
January, 1898 .....	7,939 81
	<hr/>
	15,111 89
Average amount of each account January 1, 1898.....	810 87
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,537 59
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	6
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

104. THE UNION SAVINGS BANK OF PATCHOGUE.

[Main street ; incorporated 1896.]

S. W. CONKLIN, President.

WALTER S. ROSE, Secretary.

TRUSTEES.

EDWIN BAILEY,  
NELSON McBRIDE,  
EDWIN JOHANKUEDET,  
JOSEPH BAILEY,  
SMITH W. CONKLIN,  
FRANCIS GERBER,  
CLARENCE A. BAKER,  
E. EUGENE HAWKINS,

A. H. TERRY,  
EMERSON G. TERRELL,  
WALTER H. JAYCOX,  
WINFIELD S. BENNETT,  
MILTON G. WIGGINS,  
ALDEN J. WOODRUFF,  
WILLIAM A. HULSE,  
CHARLES M. WOODRUFF,

H. CLAY LOSÉE,  
CHAS. E. ROSE,  
GEORGE D. GERARD,  
FREMONT HAMMOND,  
I. WILSON RITCH,  
HOWARD S. NEWINS,  
GEORGE T. OSBORNE,  
JOSIAH ROBBINS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$36,700 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in other States.....	\$5,000 00	\$5,498 50	\$5,512 50	
Cities in this State.....	10,000 00	10,817 50	10,455 00	
Villages in this State .....	8,000 00	8,200 00	8,200 00	
	<u>\$23,000 00</u>	<u>\$24,016 00</u>	<u>\$24,167 50</u>	24,167 50
Cash on deposit in banks or trust companies.....				5,429 41
Cash on hand.....				50 00
				<u>\$36,846 91</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$65,822 12	
Interest credited or to be credited for the six months ending with December 31, 1897.....	755 88	
		\$66,078 00
Surplus .....		268 91
		<u>\$66,846 91</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$11,160 55
From depositors, not including interest credited.....	86,582 82
From interest on loans, deposits and investments.....	957 81
From loans paid... ..	88 28
From all other sources, viz.: Donation from trustees.....	60 00
	<u>\$98,798 96</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$31,419 87
For loans on bonds and mortgages ... ..	86,700 00
For stocks and bonds purchased, par value, \$23,000; cost, including premiums, commissions, etc .....	24,016 00
For interest (other than interest payments to depositors).....	18 63
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	16,639 96
	<u>\$98,798 96</u>

RENSSELAER COUNTY.

221

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	580
Number of accounts opened or reopened during the year 1897.....	561
Number of accounts closed during the year 1897.....	81
Total number of deposits received during the year 1897.....	686
Total number of payments to depositors during the year 1897.....	226
Amount deposited during the year 1897, not including interest credited for that period.....	\$86,691 49
Amount withdrawn during the year 1897.....	21,869 87
Amount of interest credited and paid for the year 1897, viz : July, 1897.....	\$159 17
January, 1898.....	755 88
	915 05
Average amount of each account January 1, 1898.....	128 24
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,000 00
Rate per cent of dividends or interest to depositors during the year 1897, 4 per cent.	

RENSSELAER COUNTY.

105. STATE SAVINGS BANK, TROY.

[20 First street; incorporated 1856.]

THOMAS COLWELL, President. J. S. HAWLEY, Secretary and Treasurer.

TRUSTEES.

R. EDSON STARKS,	JULIUS S. HAWLEY,	JOHN M. HOUSE,
WILLARD F. GAY,	TOM S. WOTKYNs,	J. SPENCER GARNSEY,
MANLEY W. MOREY,	THOMAS COLWELL,	DANIEL W. FORD,
ALBERT E. BONESTEEL,	CHARLES SMITH,	EDWARD W. WOOD.

FINANCIAL.  
RESOURCES.

Cash on deposit in banks or trust companies.....	\$28 11
--	---------

LIABILITIES.

Amount due depositors, viz.: Principal. ....	\$28 11
--	---------

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$4,709 06
From depositors, not including interest credited.....	150 00
From mortgages .....	4,000 00
From all other sources, viz.: From National State Bank, Troy, N. Y .....	67 88
	\$8,926 94

PAYMENTS.

To depositors, including interest paid to them.....	\$8,898 88
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	28 11
	\$8,926 94



STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1
Number of accounts closed during the year 1897.....	85
Total number of deposits received during the year 1897.....	2
Total number of payments to depositors during the year 1897.....	85
Amount deposited during the year 1897, not including interest credited for that period.....	\$150 00
Amount withdrawn during the year 1897.....	8,898 83
Amount of interest credited and paid for the year 1897, viz.:	
July 1, 1897.....	\$72 00
Credited at other periods.....	23 27
	95 27
Average amount of each account January 1, 1898.....	28 11
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	28 11

Rate per cent. of dividends or interest to depositors during the year 1897, 8 per cent.

106. THE TROY SAVINGS BANK, TROY.

[Second and State streets; incorporated 1823.]

CHARLES E. HANAMAN, President. J. E. ANTHONY, Treasurer.

TRUSTEES.

CHARLES B. RUSSELL,	GEORGE A. STONE,	WM. HOWARD DOUGHTY,
WALTER P. WARREN,	GEORGE B. CLUETT,	JOHN A. MANNING,
EDWARD C. GALE,	GEORGE T. LANE,	HENRY B. DAUCHY,
FRANCIS N. MANN, Jr.,	FRANCIS J. MOLLOY,	GEORGE S. ROBINSON,
JAMES K. P. PINE,	CHARLES E. HANAMAN,	CHAS. A. McLEOD,
WILLIAM A. THOMPSON,	CHARLES W. TILLINGHAST,	WILLIAM M. SANFORD,
NORMAN B. SQUIRES,		SAMUEL A. PETERSON.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$976,825 00		
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$1,150,000 00	\$1,296,925 00	\$1,277,250 00
State of Maine.....	400,000 00	407,875 00	400,000 00
State of Indiana.....	50,000 00	50,975 00	50,000 00
State of Connecticut.....	250,000 00	258,536 50	250,000 00
State of Massachusetts.....	480,000 00	496,067 50	480,000 00
State of Maryland.....	5,000 00	5,250 00	5,050 00
State of New Hampshire.....	100,000 00	114,000 00	110,750 00
State of Florida.....	80,000 00	86,546 25	84,125 00
State of Rhode Island.....	50,000 00	53,562 50	53,125 00
State of Ohio.....	50,000 00	50,000 00	50,000 00
Cities in other States.....	708,000 00	782,857 50	792,736 25
Cities in this State.....	2,156,500 00	2,272,051 35	2,327,161 88
Counties in this State.....	582,000 00	603,258 15	610,556 25
Villages in this State.....	149,000 00	158,142 50	157,411 25
School districts.....	80,000 00	80,800 00	81,125 00
	\$6,170,500 00	\$6,615,847 25	\$6,629,950 68
Banking house and lot, cost, \$481,675; book value, \$120,000; estimated present value.....	120,000 00		
Other real estate, cost, \$28,708.82; book value, \$28,703.82; estimated present value.....	25,000 00		
Cash on deposit in banks or trust companies.....	464,419 68		
Cash on hand.....	48,911 74		
Total of collectible interest.....	89,860 47		

Amount of all other assets, viz.:

Accrued rents.....	\$510 42	
Money advanced on mortgaged premises.....	123 57	
Accrued interest on same .....	5 85	
		<u>\$689 84</u>
		<u>\$8,850,106 81</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$6,866,042 48
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1898, three months estimated....	\$56,801 55
Expenses incurred but unpaid.....	2,680 92
Suspense account, U. S. currency bonds, paid before due.	100,000 00
Interest on same paid before due.....	8,000 00
	<u>161,982 47</u>
Surplus .....	<u>1,822,081 91</u>
	<u>\$8,850,106 81</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$460,886 89
From depositors, not including interest credited.....	1,701,604 84
From interest on loans, deposits and investments.....	291,887 85
From rents from banking house.....	5,885 00
From rents from other real estate.....	180 00
From mortgages .....	64,145 18
From redemption of stocks and bonds.....	25,000 00
From all other sources, viz.:	
U. S. currency 6s, paid before due .....	\$100,000 00
Interest paid before due.....	8,000 00
Insurance premium on mortgaged premises repaid .....	98 40
Rebate water tax.....	36 00
Money advanced on mortgaged premises repaid .....	284 67
	<u>108,419 07</u>
	<u>\$2,651,858 28</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,527,282 52
For loans on bonds and mortgages ..	80,000 00
For stocks and bonds purchased, par value, \$492,500; cost, including premiums, commissions, etc.....	580,665 10
For interest (other than interest payments to depositors).....	4,863 18
For current expenses of the bank, viz.:	
For salaries .....	\$14,432 00
For expenses of banking house or rent of banking rooms.	9,298 46
For other expenses .....	8,326 88
	<u>27,057 28</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	22,938 84
For taxes on real estate, except banking house.....	242 80
For repairs and other incidental expenses on real estate, except banking house.....	877 97
Other payments, viz.: Money advanced on mortgaged premises for taxes and insurance.....	154 72
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	<u>508,881 87</u>
	<u>\$2,651,858 28</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	17,559
Number of accounts opened or reopened during the year 1897.....	8,898
Number of accounts closed during the year 1897.....	2,720
Total number of deposits received during the year 1897.....	26,011
Total number of payments to depositors during the year 1897.....	18,746
Amount deposited during the year 1897, not including interest credited for that period .....	\$1,701,604 84
Amount withdrawn during the year 1897.....	1,527,282 52
Amount of interest credited and paid for the year 1897, viz.:	
April 8, 1897 .....	\$108,982 49
October 8, 1897 .....	112,211 70
	<hr/>
	221,144 19
Average amount of each account January 1, 1898.....	891 03
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	8,642 12
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	161

Rate per cent. of dividends or interest to depositors during the year 1897,  
8½ per cent.

## RICHMOND COUNTY.

**107. RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON.**

**[Richmond Terrace; incorporated 1886.]**

**JOHN WESTBROOK, President.**

**STEPHEN D. SIMONSON, Secretary.**

**TRUSTEES.**

**JOHN WESTBROOK,  
JACOB I. HOUSMAN,  
CHARLES W. HUNT,  
STEPHEN D. SIMONSON,  
RICHARD L. H. FINCH,**

**FRANK W. TOMPKINS,  
JOHN A. SNYDER,  
GEORGE M. MATTHEWS,  
J. F. SMITH,  
SAMUEL A. ROBINSON,  
BENEDICT PARKER,**

**OTTO AHLMANN,  
EDWARD D. CLARK,  
CHARLES E. GRIFFITH,  
AZEL F. MERRELL,  
HERBERT CRABTREE.**

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....				\$90,716 67
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Cities in this State. ....	\$4,500 00	\$5,333 75	\$4,836 23	
Counties in this State.....	500 00	591 25	587 85	
Towns in this State . ....	8,000 00	8 250 00	8,103 58	
Villages in this State.....	25,000 00	27,514 00	27,439 08	
School districts.....	26,297 17	27,408 57	27,216 73	
	<u>\$59,297 17</u>	<u>\$64,097 57</u>	<u>\$63,181 96</u>	
				63,181 96
Other real estate, cost, \$7,197.82; book value, \$7,197.82; estimated present value.....				7,197 82
Cash on deposit in banks or trust companies.....				27,826 73
Cash on hand.....				1,948 17
Total of collectible interest.....				3,096 23

Amount of all other assets, viz.:

Furniture and fixtures.....	\$1,190 05	
Accrued interest advanced for stocks bought.....	14 90	
	<hr/>	\$1,210 95
		<hr/>
		<hr/>
		\$198,690 02
		<hr/>
		<hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$188,044 86	
Interest credited or to be credited for the six months ending with December 31, 1897.....	2,224 88	
	<hr/>	\$188,269 24
Surplus .....		5,420 78
		<hr/>
		<hr/>
		\$198,690 02
		<hr/>
		<hr/>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....		\$10,281 26
From depositors, not including interest credited.....		189,987 08
From interest on loans, deposits and investments.....		8,188 62
From rents from banking house.....		12 00
From rents from other real estate.....		624 00
From mortgages.....		7,066 66
From redemption of stocks and bonds.....		7,676 16
From stocks and bonds sold, par value, \$10,000; amount re- ceived therefor.....		10,000 00
From all other sources, viz.:		
Accrued interest, stocks.....	\$405 69	
Accrued interest, stocks.....	44 40	
Taxes, amount returned .....	10 14	
Stocks not bought, returned.....	1,000 00	
	<hr/>	1,460 28
		<hr/>
		<hr/>
		\$185,24 6
		<hr/>
		<hr/>

PAYMENTS.

To depositors, including interest paid to them.....		\$111,029 67
For loans on bonds and mortgages.....		6,800 00
For stocks and bonds purchased, par value, \$30,500; cost, including premiums, commissions, etc.....		88,414 00
For current expenses of the bank, viz.:		
For salaries .....	\$1,830 00	
For expenses of banking house or rent of banking rooms.....	800 00	
For other expenses.....	798 92	
	<hr/>	2,428 92
For taxes on real estate, except banking house.....		65 12
For repairs and other incidental expenses on real estate, except banking house .....		293 15
Other payments, viz.:		
Amount advanced, purchase of stock.....	\$1,000 00	
Amount advanced for taxes.....	10 14	
Loss on stock sold at par .....	44 40	
Error in depositor's balance of interest. ....	08	
Amount advanced for accrued interest on stock.....	420 59	
Amount returned to trustees.....	405 00	
	<hr/>	1,880 21
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		29,334 89
		<hr/>
		<hr/>
		\$185,240 96
		<hr/>
		<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,192
Number of accounts opened or reopened during the year 1897.....	417
Number of accounts closed during the year 1897 .....	806
Total number of deposits received during the year 1897.....	2,489
Total number of payments to depositors during the year 1897.....	1,768
Amount deposited during the year 1897, not including interest credited for that period.....	\$189,987 03
Amount withdrawn during the year 1897.....	111,029 67
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$2,009 87
January, 1898.....	2,224 88
	<hr/>
	4,234 75
Average amount of each account January 1, 1898.....	155 95
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,106 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	2
	<hr/> <hr/>
Rate per cent. of dividends or interest to depositors during the year 1897, 8 per cent.	

108. THE STATEN ISLAND SAVINGS BANK, STAPLETON.

[Corner Beach and Water streets; incorporated 1864.]

AUGUST HORRMANN, President. HERMAN C. HAGERDORN, Cashier.

TRUSTEES.

AUGUST HORRMANN,	EDWARD C. BRIDGMAN,	JOHN C. SISMER,
CHARLES F. ZENTGRAF,	WILLY SONNTAG,	R. SISENBURG,
GEORGE H. DALEY,	WILLIAM H. CLARK,	FEDOR SCHMIDT,
J. B. PEARSON,	GEORGE S. SCOFIELD,	WILLIAM A. JOHNSTON,
ERNST WEHNCKE,	ULRICH W. BECKER,	CARL SCHUMANN,
OTTO LINDEMANN,		R. W. POLLOCK.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$594,785 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States.....	\$110,000 00
State of Missouri.....	56,000 00
Cities in this State.....	13,000 00
Counties in this State.....	265,000 00
Towns in this State .....	19,000 00
School districts.....	49,300 00
	<hr/>
	\$512,300 00
	<hr/> <hr/>
Banking house and lot, cost, \$49,192.47; book value, \$38,000; estimated present value.....	88,000 00
Other real estate, cost, \$8,182.88; book value, \$8,187.60; estimated present value.....	7,800 00
Cash on deposit in banks or trust companies.....	114,867 80
Cash on hand .....	12,173 86
Total of collectible interest.....	17,545 83
Amount of all other assets, viz.:	
Insurance premium on mortgaged property advanced....	\$66 63
Balance of arrears of taxes.....	5 68
Rents due.....	618 83
	<hr/>
	665 63
	<hr/> <hr/>
	\$1,890,091 73

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,163,097 58	
Interest credited or to be credited for the six months ending with December 31, 1897.....	19,314 09	
		\$1,182,411 67
Surplus .....		147,680 05
		<u>\$1,330,091 72</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$96,795 48
From depositors, not including interest credited.....	574,516 62
From interest on loans, deposits and investments ..	52,671 84
From rents from banking house .....	2,897 50
From rents from other real estate.....	190 00
From mortgages ...	88,685 00
From redemption of stocks and bonds.....	2,800 00
From loans paid.....	200 00
From real estate sold .....	1,701 00
From all other sources, viz. :	
Receipts on special account.....	\$218 01
Refunding of insurance premiums.....	18 80
	<u>236 81</u>
	<u>\$770,194 25</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$501,126 57
For loans on bonds and mortgages .....	71,800 00
For loans on pledge of securities .....	200 00
For stocks and bonds purchased, par value, \$50,000; cost, including premiums, commissions, etc.....	56,875 00
For interest (other than interest payments to depositors) .....	179 65
For current expenses of the bank, viz.:	
For salaries.....	\$5,650 00
For expenses of banking house or rent of banking rooms.	2,204 54
For other expenses...	1,534 45
	<u>9,888 99</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,972 18
For taxes on real estate, except banking house.....	219 99
For repairs and other incidental expenses on real estate, except banking house.....	188 61
Other payments, viz.:	
Drainage, repairs bank building.....	\$869 64
Payments on special accounts .....	1,262 23
Advances for fire insurance premiums.....	74 62
	<u>2,206 49</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	126,541 77
	<u>\$770,194 25</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,090
Number of accounts opened or reopened during the year 1897.....	991
Number of accounts closed during the year 1897.....	466
Total number of deposits received during the year 1897.....	8,812
Total number of payments to depositors during the year 1897.....	7,020

Amount deposited during the year 1897, not including interest credited for that period.....	\$574,516 63
Amount withdrawn during the year 1897 ...	501,126 57
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.. .....	\$17,989 90
January, 1898.....	19,814 09
	<hr/>
Average amount of each account January 1, 1898.....	87,803 99
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	232 80
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	8,851 84
	<hr/>
	8
	<hr/>
Rate per cent. of dividends or interest to depositors during the year 1897, 8½ and 4 per cent.	

SCHENECTADY COUNTY.

109. THE SCHENECTADY SAVINGS BANK, SCHENECTADY.

[318 State street; incorporated 1834.]

DAVID CADY SMITH, President. ALLEN W. JOHNSTON, Treasurer.

TRUSTEES.

DAVID CADY SMITH,	ADAM DILLENBECK,	WM. G. SCHERMERHORN,
JOHN McDERMOTT,	WILLIAM L. PEARSON,	SIMON J. SCHERMERHORN,
ALBERT VAN VOAST,	JAMES W. DARROW,	HARRY W. DENNINGTON,
ABRAHAM A. VAN HOAST,	EVERETT SMITH,	HENRY BRADT.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$839,570 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States .....	\$389,000 00	\$429,090 06	\$428,280 00	
District of Columbia.....	83,000 00	27,798 19	36,795 00	
Schenectady city notes.....	122,951 75	123,538 77	122,951 75	
Cities in other States.....	200,000 00	207,840 00	207,875 00	
Cities in this State .....	273,400 00	281,306 67	281,518 00	
Counties in this State .....	87,287 81	87,287 81	87,287 81	
Towns in this State.....	65,000 00	65,807 50	67,300 00	
Villages in this State .....	898,500 00	408,445 54	404,280 00	
	<hr/>	<hr/>	<hr/>	
	\$1,519,189 56	\$1,578,609 54	\$1,583,762 56	1,583,762 56
	<hr/>	<hr/>	<hr/>	
Banking house and lot, cost, \$22,000; book value, \$15,000; estimated present value .....				15,000 00
Other real estate, cost, \$600; book value, \$600; estimated present value.....				600 00
Cash on deposit in banks or trust companies.....				181,678 43
Cash on hand.....				25,647 65
Total of collectible interest.....				28,291 13
				<hr/>
				\$2,114,549 75
				<hr/>

LIABILITIES.

Amount due depositors, viz.:		
Principal .....	\$1,938,235 20	
Interest credited or to be credited for the six months ending with December 31, 1897.....	31,930 08	
	<hr/>	
		\$1,970,265 28

Other liabilities, viz.: Bill for repairing water pipes.....	\$1 47
Surplus .....	144,298 05
	<hr/>
	<u>\$2,114,549 75</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$282,688 42
From depositors, not including interest credited .....	695,217 05
From interest on loans, deposits and investments .....	76,165 87
From mortgages.....	55,850 00
From redemption of stocks and bonds .....	106,895 01
From all other sources, viz.:	
Interest dormant account, series 88.....	\$2 88
Interest over credit account, series 20485 .....	4 08
Avails of trade dollars .....	80
Suspense account, cash over .....	77 81
	<hr/>
	85 02
	<hr/>
	<u>\$1,166,845 87</u>

## PAYMENTS.

To depositors, including interest paid to them .....	\$614,421 76
For loans on bonds and mortgages.....	88,490 00
For stocks and bonds purchased, par value, \$337,265.13; cost, including premiums, commissions, etc.....	847,803 18
For interest (other than interest payments to depositors). ....	2,547 87
For current expenses of the bank, viz.:	
For salaries .....	\$4,500 00
For expenses of banking house or rent of banking rooms.	885 01
For other expenses .....	768 99
	<hr/>
	5,654 00
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	600 00
For taxes on real estate, except banking house.....	90
Other payments, viz.: Correction on debit, Journal 8.....	2 14
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	157,826 07
	<hr/>
	<u>\$1,166,845 87</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	7,666
Number of accounts opened or reopened during the year 1897.	1,791
Number of accounts closed during the year 1897 ...	1,281
Total number of deposits received during the year 1897.....	13,876
Total number of payments to depositors during the year 1897.	8,820
Amount deposited during the year 1897, not including interest credited for that period....	\$695,217 05.
Amount withdrawn during the year 1897.....	614,421 76
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$30,212 05
January, 1898 .....	81,980 08
	<hr/>
	62,142 08
Average amount of each account January 1, 1898.....	252 85
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,015 82
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	14

Rate per cent. of dividends or interest to depositors during the year 1897,  
 3 and 4 per cent.



SENECA COUNTY.

110. THE SENECA FALLS SAVINGS BANK, SENECA FALLS.

[55 Fall street; incorporated 1870.]

GILBERT WILCOXEN, President.                      GEORGE M. COMPSON, Secretary and Treasurer.

TRUSTEES.

GILBERT WILCOXEN,	HORACE W. KNIGHT,	WILLIAM B. LATHROP,
JAMES A. FLANAGAN,	SAMUEL T. SHARP,	EDWARD W. ADDISON,
FRED. MAIER, Jr.,	GEORGE A. WALLER,	HENRY F. TRAUTMON,
HARRISON C. CHAMBERLAIN,		T. JEFFERSON YAWGER.

FINANCIAL.

RESOUROES.

Bonds and mortgages.....				\$135,860 57
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
State of Tennessee .....	\$5,000 00	\$4,502 50	\$4,562 50	
Towns in this State.....	13,300 00	13,300 00	13,300 00	
Villages in this State .....	32,400 00	32,918 75	34,204 00	
	<u>\$50,700 00</u>	<u>\$50,781 25</u>	<u>\$52,066 50</u>	52,066 50
Other real estate, cost, \$2,831.30; book value, \$2,831.30; estimated present value.....				4,600 00
Cash on deposit in banks or trust companies.....				42,004 57
Cash on hand.....				8,133 85
Total of collectible interest.....				8,991 15
Amount of all other assets, viz.:				
Furniture, fixtures and safe.....			\$1,000 00	
Rents accrued .....			45 13	
Insurance premiums advanced.....			65 80	
			<u>1,111 03</u>	1,111 03
				<u>\$242,267 66</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$226,249 80	
Interest credited or to be credited for the six months ending with December 31, 1897.....		8,298 71	
		<u>\$229,548 00</u>	
Surplus .....			12,724 06
			<u>\$242,267 66</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$27,234 23
From depositors, not including interest credited....	127,077 74
From interest on loans, deposits and investments .....	9,991 61
From rents from other real estate.....	187 75
From mortgages.....	20,833 41
From redemption of stocks and bonds.....	8,800 00
From real estate sold.....	2,450 00

From all other sources, viz.:

Insurance premiums advanced, repaid.....	\$202 96
Conscience money returned by unknown party.....	10 00
Stove sold.....	15 00
	<u>\$227 96</u>

\$191,801 70

PAYMENTS.

To depositors, including interest paid to them.....	\$100,291 68
For loans on bonds and mortgages.....	81,567 60
For stocks and bonds purchased, par value, \$5,000; cost, including premiums, commissions, etc.....	4,562 50
For interest (other than interest payments to depositors).....	84 25

For current expenses of the bank, viz.:

For salaries.....	\$1,400 00
For expenses of banking house or rent of banking rooms.....	175 00
For other expenses.....	220 86
	<u>1,795 86</u>

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,340 85
--	----------

For taxes on real estate, except banking house.....	86 14
---	-------

For repairs and other incidental expenses on real estate, except banking house.....	47 58
---	-------

Other payments, viz.:

Insurance premium advanced to secure loans.....	\$222 04
Commission paid brokers for sale of real estate.....	115 00
Back tax paid on Rochester property after same was sold.....	50 83
	<u>387 87</u>

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	45,188 42
--	-----------

\$191,801 70

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,419
Number of accounts opened or reopened during the year 1897.....	898
Number of accounts closed during the year 1897.....	803
Total number of deposits received during the year 1897.....	8,148
Total number of payments to depositors during the year 1897.....	2,360
Amount deposited during the year 1897, not including interest credited for that period.....	\$127,077 74
Amount withdrawn during the year 1897.....	106,291 68
Amount of interest credited and paid for the year 1897, viz.:	

April 1, 1897.....	\$1,401 02
July 1, 1897.....	1,694 59
October 1, 1897.....	1,494 09
January 1, 1898.....	1,799 62
	<u>6,393 82</u>

Average amount of each account January 1, 1898.....	161 76
---	--------

Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	2,835 28
---	----------

Rate per cent. of dividends or interest to depositors during the year 1897, 8 and 8½ per cent.

SUFFOLK COUNTY.

111. RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Main street; incorporated 1872.]

NAT. W. FOSTER, President. CLIFFORD B. ACKERLY, Secretary.

TRUSTEES.

J. HENRY PERKINS, MOSES F. BENJAMIN, JOHN R. CORWIN,  
SIMEON S. HAWKINS, EDWARD HAWKINS, J. HALSEY YOUNG,  
JONAS FISHEL, J. EDWARD WELLS, TIMOTHY M. GRIFFING,  
GEORGE W. COOPER, GEORGE F. STACKPOLE, JOSEPH H. NEWINS,  
CLIFFORD B. ACKERLY, GEORGE M. VAIL, JOHN R. PERKINS,  
CHAS. M. BLYDENBURGH, GILBERT H. KETCHAM, USHER B. HOWELL,  
NAT. W. FOSTER, JOSEPH M. BELFORD, HENRY P. TERRY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,440,941 14  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
District of Columbia 8.65.....	\$115,000 00	\$116,067 05	\$123,800 00	
State of Texas .....	23,300 00	27,302 75	28,329 00	
State of South Dakota.....	50,500 00	52,940 11	50,500 00	
State of Kansas .....	7,865 23	7,873 82	7,865 23	
State of Colorado.....	15,197 48	15,660 90	.....	
Cities in this State .....	87,500 00	101,305 75	99,118 00	
Counties in this State .....	69,000 00	70,008 47	71,240 00	
Towns in this State.....	254,100 00	269,421 83	276,878 00	
Villages in this State .....	27,000 00	31,190 90	29,310 00	
School districts .....	97,547 00	104,698 15	102,047 00	
	<u>\$747,009 71</u>	<u>\$796,554 73</u>	<u>\$792,062 23</u>	792,062 23
Banking house and lot, cost, \$49,543.29; book value, \$30,000; estimated present value.....				80,000 00
Other real estate, cost, \$15,448.87; book value, \$14,237.59; estimated present value.....				14,237 59
Cash on deposit in banks or trust companies.....				159,539 38
Cash on hand .. .....				15,867 93
Total of collectible interest.....				80,466 16
				<u><u>\$2,488,184 43</u></u>

LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$2,198,980 59
Interest credited or to be credited for the six months ending with December 31, 1897 .....	41,431 19
	<u>\$2,285,861 78</u>
Surplus .....	247,772 65
	<u><u>\$2,488,184 43</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$204,815 05
From depositors, not including interest credited.....	560,290 00

# SUFFOLK COUNTY.

233

From interest on loans, deposits and investments .....	\$109,878 40
From rents from banking house.....	1,701 08
From rents from other real estate .....	122 00
From mortgages. ....	109,877 27
From redemption of stocks and bonds.....	12,415 68
From real estate sold .....	4,500 00
From all other sources, viz.: Exchange.....	11 12
	<hr/>
	\$1,008,046 19
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$499,568 68
For loans on bonds and mortgages .....	186,610 50
For stocks and bonds purchased, par value, \$106,000; cost, including premiums, commissions, etc ....	119,846 24
For interest (other than interest payments to depositors).....	612 86
For current expenses of the bank, viz.:	
For salaries .....	\$5,072 20
For expenses of banking house or rent of banking rooms.	1,207 41
For other expenses.....	1,541 92
	<hr/>
	7,821 53
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	18,540 81
For taxes on real estate, except banking house.....	52 96
For repairs and other incidental expenses on real estate, except banking house.....	90 85
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	175,407 81
	<hr/>
	\$1,008,046 19
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898....	5,636
Number of accounts opened or reopened during the year 1897.	777
Number of accounts closed during the year 1897....	628
Total number of deposits received during the year 1897.....	4,516
Total number of payments to depositors during the year 1897.	3,778
Amount deposited during the year 1897, not including interest credited for that period .....	\$560,280 69
Amount withdrawn during the year 1897.....	499,568 68
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$40,162 65
January, 1898 .....	41,431 19
	<hr/>
	81,593 84
Average amount of each account January 1, 1898 .....	896 62
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,860 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	81
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

112. SAG HARBOR SAVINGS BANK, SAG HARBOR.

[Main street; incorporated 1860.]

HENRY P. HEDGES, President. D. P. VAIL, Secretary and Treasurer.

TRUSTEES.

HENRY P. HEDGES, DAVID P. VAIL, EVERETT A. CARPENTER, JOHN L. SHERWOOD, GEORGE C. GIBBS, J. HENRY BARNES, EDGAR WADE, HERVEY T. HEDGES, JOHN H. HUNT, JOHN FORDHAM,	GABRIEL HALSEY, JOHN SCOTT, HENRY T. COOK, ADDISON M. COOK, ABRAHAM HALSEY, HENRY E. HUNTING, JAMES H. PIERSON, OLIVER H. NICKERSON, CHARLES W. RACKETT, JONATHAN BAKER,	JOSEPH S. OSBORNE, JEREMIAH H. MULFORD, B. C. CARTWRIGHT, JOHN J. HARRISON, JOHN NUGENT, HERBERT F. NICKERSON, CHAS. W. OSBORNE, JOHN M. HILDRETH, GEO. C. RAYNOR, FRANK H. PALMER.
--	---	--

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$451,690 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States .....	\$60,000 00	\$61,000 00	\$67,650 00	
District of Columbia 3.65.....	160,000 00	179,908 75	184,000 00	
Cities in other States .....	46,000 00	46,688 75	46,460 00	
Cities in this State .....	55,000 00	57,366 00	66,000 00	
Counties in this State.....	25,000 00	25,000 00	25,000 00	
School districts .....	15,200 00	15,200 00	15,447 00	
	<u>\$361,200 00</u>	<u>\$385,118 50</u>	<u>\$404,557 00</u>	404,557 00
Banking house and lot, cost, \$3,895.55; book value, \$3,895.55; estimated present value.....				3,895 55
Other real estate, cost, \$18,744.78; book value, \$18,744.78; estimated present value .....				18,744 78
Cash on deposit in banks or trust companies....				85,984 80
Cash on hand .....				9,178 20
Total of collectible interest.....				16,837 02
Amount of all other assets, viz.: Furniture and fixtures.....				750 00
				<u>\$986,636 85</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal.....	\$877,290 09	
Interest credited or to be credited for the six months ending with December 31, 1897 .....	16,442 24	
		<u>\$893,732 33</u>
Surplus .....		92,904 52
		<u>\$986,636 85</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$96,778 73
From depositors, not including interest credited .....	182,595 39
From interest on loans, deposits and investments.....	87,906 64
From rents from other real estate .....	88 68

From mortgages.....	\$19,650 00
From redemption of stocks and bonds.....	6,000 00
From all other sources, viz.: Insurance.....	25 20
	<hr/>
	\$342,994 64
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$156,059 69
For loans on bonds and mortgages.....	18,850 00
For stocks and bonds purchased, par value, \$71,000; cost, including premiums, commissions etc.....	74,119 75
For interest (other than interest payments to depositors).....	428 56
For current expenses of the bank, viz.:	
For salaries.....	\$2,980 00
For expenses of banking house and rent of banking rooms.....	260 61
For other expenses.....	157 58
	<hr/>
	8,398 14
For taxes on real estate, except banking house.....	50 86
For repairs and other incidental expenses on real estate, except banking house.....	84 00
Other payments, viz.:	
Street improvement.....	\$100 00
Commissions.....	40
Insurance.....	36 48
Bonds, treasurer and assistant treasurer.....	120 00
Repairs and miscellaneous items.....	139 26
	<hr/>
	896 14
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	95,162 50
	<hr/>
	\$342,994 64
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,839
Number of accounts opened or reopened during the year 1897.....	204
Number of accounts closed during the year 1897.....	147
Total number of deposits received during the year 1897.....	1,714
Total number of payments to depositors during the year 1897.....	1,456
Amount deposited during the year 1897, not including interest credited for that period.....	\$182,595 39
Amount withdrawn during the year 1897.....	156,059 69
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$16,058 71
January, 1898.....	16,442 24
	<hr/>
	82,500 95
Average amount of each account January 1, 1898.....	814 81
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate. ....	8,180 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	14
	<hr/>
Rate per cent. of dividends or interest to depositors during the year 1897, 4 per cent.	

113. SOUTHDOLD SAVINGS BANK, SOUTHDOLD.

[Incorporated 1858.]

JONATHAN B. TERRY, Vice-President.

H. HOWARD HUNTTING, Treasurer

TRUSTEES.

BARNABAS H. BOOTH,  
WILLIAM C. ALBERTSON,  
H. HOWARD HUNTTING,  
SETH W. TUTHILL,  
CLARENCE C. MILES,  
WESLEY SMITH,

JOHN H. BROWN,  
JONATHAN B. TERRY,  
WILLIAM H. TERRY,  
BENJAMIN H. REEVE,  
SILAS F. OVERTON,

CHARLES E. OVERTON,  
ABRAHAM F. LOWERRE,  
EDWARD W. LATHAM,  
GEORGE H. TERRY,  
HENRY W. PRINCE,  
WILLIAM A. FLEET.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,285,944 51  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$76,000 00	\$87,195 00	\$89,487 50	
State of Kansas.....	5,000 00	5,037 50	5,000 00	
Cities in this State.....	171,500 00	188,752 50	218,066 25	
Towns in this State.....	135,800 00	145,801 00	148,539 00	
Villages in this State .....	85,000 00	93,169 50	91,915 00	
School districts.....	124,720 00	131,585 12	134,886 80	
	<u>\$598,020 00</u>	<u>\$646,540 62</u>	<u>\$687,864 05</u>	687,864 05
Banking house and lot, cost, \$15,246.88; book value, \$9,000; estimated present value.....				9,000 00
Other real estate, cost, \$80,614.21; book value, \$80,614.21; estimated present value.....				80,614 21
Cash on deposit in banks or trust companies.....				172,298 09
Cash on hand.....				18,140 61
Total of collectible interest.....				24,716 52
Amount of all other assets, viz.: Safe and fixtures.....				500 00
				<u>\$2,228,572 99</u>

LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$1,840,718 86	
Interest credited or to be credited for the six months ending with December 31, 1897.....	35,253 02	
		\$1,875,971 88
Surplus.....		852,601 11
		<u>\$2,228,572 99</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$142,987 56
From depositors, not including interest credited.....	420,222 05
From interest on loans, deposits and investments.....	95,182 87
From rents from banking house.....	5 00
From rents from other real estate.....	1,599 65
From mortgages.....	98,802 00

# SUFFOLK COUNTY.

237

From redemption of stocks and bonds.....	\$36,780 00
From stocks and bonds sold, par value, \$16,666.65; amount received therefor.....	17,024 98
From real estate sold.....	5,287 00
	<hr/>
	\$817,891 11
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$380,892 84
For loans on bonds and mortgages.....	158,805 51
For stocks and bonds purchased, par value, \$72,000; cost, including premiums, commissions, etc.....	88,970 00
For interest (other than interest payments to depositors).....	556 50
For current expenses of the bank, viz.:	
For salaries.....	\$3,920 00
For expenses of banking house or rent of banking rooms.....	163 29
For other expenses.....	1,867 98
	<hr/>
	5,451 27
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,291 79
For taxes on real estate, except banking house.....	776 11
For repairs and other incidental expenses on real estate, except banking house.....	190 64
Other payments, viz.: Fixtures.....	22 75
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	190,488 70
	<hr/>
	\$817,891 11
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,890
Number of accounts opened or reopened during the year 1897.....	456
Number of accounts closed during the year 1897.....	870
Total number of deposits received during the year 1897....	2,085
Total number of payments to depositors during the year 1897.....	2,288
Amount deposited during the year 1897, not including interest credited for that period.....	\$420,232 05
Amount withdrawn during the year 1897.....	880,892 84
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$34,159 85
January, 1898.....	35,258 02
	<hr/>
	69,412 87
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,922 96
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	30
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	5
Total amount of such accounts.....	\$28,454 00
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.



TOMPKINS COUNTY.

114. ITHACA SAVINGS BANK, ITHACA.

[18 North Tioga street; incorporated 1868.]

ROGER B. WILLIAMS, President. WILLIAM J. STORMS, Treasurer.

TRUSTEES.

JOHN H. SELKREG, JOHN C. GAUNTLETT, CHARLES M. WILLIAMS,  
FREDERICK K. ANDRUS, LEVI KENNEY, CHARLES F. BLOOD,  
WILLIAM J. STORMS, ROGER B. WILLIAMS, ELIAS TREMAN,  
FRANKLIN O. CORNELL, DAVID B. STEWART, EMMONS L. WILLIAMS,  
HENRY L. HINCKLEY,

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$570,581 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$188,000 00	\$207,648 91	\$212,960 00	
State of North Dakota.....	20,000 00	20,860 00	20,000 00	
State of Idaho.....	10,000 00	11,100 00	10,500 00	
State of Utah .....	5 000 00	5,256 50	5,100 00	
State of Tennessee.....	50,000 00	44,750 00	45,000 00	
Cities in other States .....	58,000 00	60,407 50	59,560 00	
Cities in this State .....	59,858 19	62,162 89	60,854 81	
Counties in this State .....	1,500 00	1,500 00	1,500 00	
Towns in this State . .....	112,600 00	119,204 16	120,182 00	
Villages in this State .....	54,000 00	56,398 92	55,080 00	
School districts.....	47,100 00	47,195 50	47,267 00	
	<u>\$601,053 19</u>	<u>\$636,488 88</u>	<u>\$638,003 81</u>	638,003 81

Loans on pledge of securities, as authorized by chapter 689,  
Laws of 1892..... 500 00  
Banking house and lot, cost, \$88,911.92; book value, \$40,000;  
estimated present value..... 40,000 00  
Other real estate, cost, \$4,832.08; book value, \$3,000; estimated  
present value..... 8,000 00  
Cash on deposit in banks or trust companies... 181,493 84  
Cash on hand..... 5,066 01  
Total of collectible interest ..... 20,109 48  
Amount of all other assets, viz.: Rents accrued ..... 908 00  
\$1,409,663 14

LIABILITIES.

Amount due depositors, viz.:  
Principal ..... \$1,186,768 59  
Interest credited or to be credited for the six months end-  
ing with December 31, 1897..... 16,428 58  
\$1,203,197 17  
Other liabilities, viz.: Repairs and lights..... 157 61  
Surplus..... 206,307 86  
\$1,409,663 14

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897,  
before transactions of the day..... \$94,585 86  
From depositors, not including interest credited ..... 565,162 87

# TOMPKINS COUNTY.

289

From interest on loans, deposits and investments.....	\$59,685 44
From rents from banking house.....	8,585 56
From mortgages.....	15,949 00
From redemption of stocks and bonds.....	71,872 20
From loans paid .....	225 00
From all other sources, viz.:	
Goodman farm .....	\$165 37
Suspense account.....	832 16
Profit and loss .....	18 00
	515 58
	\$811,580 98

## PAYMENTS.

To depositors, including interest paid to them.....	\$525,904 81
For loans on bonds and mortgages.....	38,672 00
For loans on pledge of securities .....	50 00
For stocks and bonds purchased, par value, \$100,725.58; cost, including premiums, commissions, etc.....	98,884 78
For interest (other than interest payments to depositors).....	894 01
For current expenses of the bank, viz :	
For salaries....	\$6,118 00
For expenses of banking house or rent of banking rooms.	2,949 52
For other expenses .....	1,086 76
	10,154 28
Other payments, viz.:	
Profit and loss, discrepancy in individual deposits.....	\$2 00
Furniture and fixtures. ....	875 00
Shortage and discrepancy.....	84 30
	411 80
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	136,559 85
	\$811,580 98

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,942
Number of accounts opened or reopened during the year 1897.	1,497
Number of accounts closed during the year 1897.....	1,259
Total number of deposits received during the year 1897.....	11,106
Total number of payments to depositors during the year 1897.	9,006
Amount deposited during the year 1897, not including interest credited for that period. ....	\$565,162 37
Amount withdrawn during the year 1897....	525,904 81
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$15,832 33
January, 1898. ....	10,428 58
Credited at other periods.....	799 52
	33,060 43
Average amount of each account January 1, 1898 .....	202 49
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,078 24
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	7
Number of accounts exceeding \$3,000, upon the whole of which interest is paid .....	2
Total amount of such accounts... ..	\$21,985 15

Rate per cent. of dividends or interest to depositors during the year 1897,  
8 per cent.

## ULSTER COUNTY.

**115. ELLENVILLE SAVINGS BANK, ELLENVILLE.**

[161 Canal street; incorporated 1869.]

**DWIGHT DIVINE, President.**

**GEO. H. DUTCHER, Secretary and Treasurer.**

**TRUSTEES.**

**SAMUEL WILKINSON,  
S. N. SMITH,  
D. DIVINE,  
W. H. DEYO,  
JAMES W. DONALDSON,  
JAMES LOUNSBERY,**

**I. N. COX,  
H. J. SAILES,  
A. P. DuBOIS,  
U. E. TERWILLIGER,  
MICHAEL MATTHEWS,  
CLARK EATON.**

**GEORGE H. DUTCHER,  
JOHN F. S. EASTGATE,  
SILAS VAN WAGNER,  
BENJ. R. BEVIER,  
DWIGHT CLARK,  
JOHN H. DAVIS.**

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$310,871 50
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.. .. .	\$71,500 00	\$79,828 19	\$81,000 00	
State of North Dakota .. . . .	10,000 00	10,825 00	10,700 00	
State of Missouri .. . . .	10,000 00	10,094 85	10,000 00	
Cities in other States .. . . .	12,000 00	13,076 20	12,970 00	
Cities in this State.....	10,000 00	10,450 00	10,000 00	
Counties in this State.....	70,000 00	73,104 45	71,950 00	
Towns in this State.....	163,200 00	168,976 18	165 885 00	
Villages in this State.....	61,000 00	62,425 14	62,770 00	
School districts.....	14,000 00	14,853 60	14,600 00	
	<u>\$421,700 00</u>	<u>\$442,618 56</u>	<u>\$439,435 00</u>	439,435 00
Banking house and lot, cost, \$27,620.05; book value, \$27,620.05; estimated present value. ....				27,620 05
Cash on deposit in banks or trust companies.....				71,967 54
Cash on hand .. . . .				5,488 26
Total of collectible interest.....				14,228 66
Amount of all other assets, viz.:				
Land contracts.....			\$445 25	
Rents accrued .. . . .			188 61	
Furniture and fixtures.....			2,054 22	
			<u>2,688 08</u>	2,688 08
				<u>\$971,784 09</u>

## LIABILITIES.

**Amount due depositors, viz.:**

Principal .....	\$792,200 84	
Interest credited or to be credited for the six months ending with December 31, 1897.....	14,063 91	
	<hr/>	<b>\$806,264 75</b>

**Other liabilities, viz.:**

Advertisement.....	\$7 50
Attorneys' fees.....	8 00

Surplus.....	65,448 84
--------------	-----------

**\$871,784 00**

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....	\$89,629 55
From depositors, not including interest credited.....	174,177 88
From interest on loans, deposits and investments.....	88,578 17
From rents from banking house.....	618 05
From mortgages.....	12,149 00
From redemption of stocks and bonds.....	16,500 00
From all other sources, viz.:	
Contracts .....	\$32 16
Insurance .....	84 63
Suspense .....	96 11
Profit and loss.....	66 61
	<hr/>
	169 50
	<hr/>
	\$326,817 10
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.. .....	\$165,062 08
For loans on bonds and mortgages.....	87,750 00
For stocks and bonds purchased, par value, \$32,000; cost, including premiums, commissions, etc.....	82,917 18
For interest (other than interest payments to depositors).....	126 02
For current expenses of the bank, viz.:	
For salaries .....	\$2,363 33
For other expenses.....	2,323 58
	<hr/>
	4,686 91
Other payments, viz.:	
Banking house (construction).....	\$7,876 29
Suspense .....	175 78
Exchange.....	17 97
Furniture and fixtures.....	1,254 22
	<hr/>
	8,824 21
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	77,450 80
	<hr/>
	\$326,817 10
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	8,604
Number of accounts opened or reopened during the year 1897.....	414
Number of accounts closed during the year 1897.....	278
Total number of deposits received during the year 1897 .....	2,846
Total number of payments to depositors during the year 1897.....	2,660
Amount deposited during the year 1897, not including interest credited for that period.....	\$174,177 88
Amount withdrawn during the year 1897.....	165,062 08
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$13,761 84
January, 1898.....	14,063 91
	<hr/>
	27,825 25
Average amount of each account January 1, 1897.....	223 56
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate ... ..	8,242 95
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	5
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
3, 3½ and 4 per cent.

116. KINGSTON SAVINGS BANK, KINGSTON.

[279 Wall street; incorporated 1874.]

HENRY C. CONNELLY, President.

CHARLES BURHANS, Treasurer.

TRUSTEES.

JAMES A. BETTS,  
CHARLES BURHANS,  
JOHN CHARLES,  
HENRY C. CONNELLY,

JOHN E. KRAFT,  
ROBERT LOUGHRAN,  
LUKE NOONE,  
JOHN J. LINSON,  
HOWARD OSTERHOUDT,

MYRON TELLER,  
LEVAN S. WINNE,  
JOSEPH DeGRAFF,  
DELANCEY N. MATTHEWS.

FINANCIAL.

RESOURCES.

Bonds and mortgages ..... \$618,615 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
State of Washington warrants .	\$51,540 40	\$51,540 40	\$51,540 40	
State of Nebraska warrants....	85,674 78	85,674 78	85,674 78	
State of Iowa .....	42,499 89	42,826 09	42,499 89	
Cities in this State .....	101,000 00	101,150 00	104,100 00	
Counties in this State.....	83,000 00	89,446 50	89,140 00	
Towns in this State .....	61,400 00	64,899 72	63,752 00	
Villages in this State .....	66,200 00	68,925 00	68,995 00	
School districts.....	57,000 00	60,025 00	54,625 00	
	<u>\$458,314 52</u>	<u>\$464,427 44</u>	<u>\$464,526 52</u>	464,526 52

Banking house and lot, cost, \$5,281.75; book value, \$5,281.75; estimated present value... 5,281 75

Other real estate, cost, \$9,187.87; book value, \$9,187.87; estimated present value..... 7,500 00

Cash on deposit in banks or trust companies... 68,615 42

Cash on hand..... 8,008 01

Total of collectible interest..... 27,519 67

Amount of all other assets, viz.:  
Assignment of decree of foreclosure to protect mortgage investment ..... \$2,002 18  
Insurance advanced ..... 702 14  
Taxes advanced..... 350 62  
8,144 94  
\$1,198,211 81

LIABILITIES.

Amount due depositors, viz.:  
Principal..... \$1,078,628 01  
Interest credited or to be credited for the six months ending with December 31, 1897 ..... 17,880 65  
\$1,096,508 66  
Surplus. .... 101,703 65  
\$1,198,211 81

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.... \$82,553 89  
From depositors, not including interest credited..... 290,251 68  
From interest on loans, deposits and investments..... 50,080 67  
From rents from other real estate.. 61 59  
From mortgages..... 29,145 09

# ULSTER COUNTY.

243

From redemption of stocks and bonds.....	\$88,814 17
From loans paid.....	15,500 00
From real estate sold.....	1,100 00
From all other sources, viz.: Insurance repaid ..	844 24
	<hr/>
	\$668,291 15
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them.....	\$349,875 20
For loans on bonds and mortgages.....	98,450 00
For loans on pledge of securities .....	15,500 00
For stocks and bonds purchased, par value, \$108,577.81; cost, including premiums, commissions, etc.....	109,050 22
For interest (other than interest payments to depositors).....	988 55
For current expenses of the bank, viz.:	
For salaries .....	\$2,800 00
For expenses of banking house or rent of banking rooms.	550 00
For other expenses.....	1,217 90
	<hr/>
	4,567 90
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	10,785 78
For taxes on real estate, except banking house.....	51 22
For repairs and other incidental expenses on real estate, except banking house.....	78 56
Other payments, viz.:	
Banking house lot and miscellaneous items .....	\$6,121 67
Assignment of judgment of foreclosure to protect mortgaged interest... ..	2,092 18
Insurance advanced .....	891 44
Loss on J. M. Roosa mortgage.....	265 00
	<hr/>
	9,870 29
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	71,623 43
	<hr/>
	\$668,291 15
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,563
Number of accounts opened or reopened during the year 1897.	528
Number of accounts closed during the year 1897.....	406
Total number of deposits received during the year 1897.....	2,895
Total number of payments to depositors during the year 1897.	8,665
Amount deposited during the year 1897, not including interest credited for that period.....	\$390,251 68
Amount withdrawn during the year 1897.....	349,875 20
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$16,904 81
January, 1898 .....	17,880 65
	<hr/>
	34,784 96
Average amount of each account January 1, 1898....	413 80
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	19,816 22
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	12
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
 8½ per cent.

117. NEW PALTZ SAVINGS BANK, NEW PALTZ.

[Main street; incorporated 1871.]

SOLOMON DEYO, President.

JACOB M. HASBROUCK, Secretary.

TRUSTEES.

JACOB LE FEVER,  
J. J. HASBROUCK,  
LEWIS H. WOOLSEY,  
LOUIS HASBROUCK,  
JESSE ELTING,

OSCAR HASBROUCK,  
SOLOMON DEYO,  
CHARLES M. HARCOURT,  
JONATHAN DEYO,  
JOHN J. HULL,

DANIEL BLACK,  
JOHN W. DuBOIS,  
ABRAM B. DuBOIS,  
JOHN SCHMID,  
LUTHER HASBROUCK.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$284,915 50  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States .....	\$21,850 00	\$22,711 00	\$23,509 00
State of Louisiana .....	15,000 00	15,150 00	15,150 00
State of Nebraska warrants.....	38,834 76	38,238 29	38,834 76
State of Washington warrants..	34,903 40	35,762 73	35,115 15
State of Colorado warrants.....	53,166 50	53,166 50	53,166 50
State of Idaho warrants.....	3,919 28	3,919 28	3,919 28
Cities in this State. ....	127,274 00	142,164 51	139,717 44
Counties in this State.....	45,000 00	46,303 20	45,880 00
Towns in this State .....	189,328 00	204,699 11	203,469 00
Villages in this State.....	54,375 00	57,028 74	57,831 25
School districts.....	73,766 64	78,220 94	75,215 28
	<u>\$656,975 58</u>	<u>\$697,422 30</u>	<u>\$691,307 66</u>

691,307 66

Banking house and lot, cost, \$10,097.16; book value, \$10,000;  
estimated present value..... 10,000 00

Other real estate, cost, \$24,617.77; book value, \$19,575; estimated  
present value..... 19,575 00

Cash on deposit in banks or trust companies..... 90,651 23

Cash on hand..... 20,914 81

Total of collectible interest..... 29,178 14

Amount of all other assets, viz.:

Safe and furniture.....	\$4,000 00
Insurance premium advanced.....	6 79
Land contract.....	2,300 00
Rentals due and accrued .....	98 00

6,404 79

\$1,152,947 13

LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$1,041,633 50
Interest credited or to be credited for the six months end- ing with December 31, 1897.....	20,029 10

\$1,061,662 60

Surplus ..... 91,284 53

\$1,152,947 13

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897,  
before transactions of the day..... \$118,807 03

From depositors, not including interest credited..... 177,573 86

From interest on loans, deposits and investments..... 51,194 00

From rents from banking house..... 193 00

From rents from other real estate ..... 1,615 23

From mortgages .....	\$17,160 00
From redemption of stocks and bonds.....	150,709 52
From real estate sold.....	11,294 58
From all other sources, viz.:	
Insurance premium advanced.....	\$107 10
Land contracts.....	1,200 00
Profit and loss .....	298 83
Safe deposit box account.....	69 50
Ulster county warrants .....	364 85
Agreement for real estate sold.....	50 00
	<hr/>
	2,089 78
	<hr/>
	\$530,686 09
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$224,441 77
For loans on bonds and mortgages .....	11,475 00
For stocks and bonds purchased, par value, \$158,667.48; cost, including premiums, commissions, etc.....	160,804 46
For interest (other than interest payments to depositors).....	992 61
For current expenses of the bank, viz.:	
For salaries.....	\$2,666 66
For expenses of banking house or rent of banking rooms.....	307 49
For other expenses.....	850 78
	<hr/>
	8,824 93
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	8,369 58
For taxes on real estate, except banking house.....	167 06
For repairs and other incidental expenses on real estate, except banking house .....	1,784 54
Other payments, viz.:	
Insurance premium advanced.....	\$99 89
Land contracts.....	3,500 00
Exchange account .....	10 17
Suspense account .....	2 00
Profit and loss.....	3,598 54
	<hr/>
	7,210 10
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	111,566 04
	<hr/>
	\$530,686 09
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,084
Number of accounts opened or reopened during the year 1897.....	314
Number of accounts closed during the year 1897.....	258
Total number of deposits received during the year 1897.....	1,598
Total number of payments to depositors during the year 1897.....	1,637
Amount deposited during the year 1897, not including interest credited for that period.....	\$177,578 86
Amount withdrawn during the year 1897.....	224,441 77
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$20,223 94
January, 1898 .....	20,029 10
	<hr/>
	40,258 04
Average amount of each account January 1, 1898.....	509 04
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,290 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	11
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.



118. RONDOUT SAVINGS BANK, RONDOUT.

[20 Ferry street; Incorporated 1868.]

A. S. STAPLES, President.

L. L. OSTERHOUDT, Assistant Secretary.

TRUSTEES.

JAMES G. LINDSLEY,  
A. S. STAPLES,  
S. D. COYKENDALL,  
A. A. CROSBY,

I. M. NORTH,  
FREDERICK STEPHAN,  
CHARLES BRAY,  
FRANCIS H. GRIFFITHS,  
WESLEY D. HALE,

JOHN W. SALZMAN,  
ISAAC N. WEMER,  
HENRY E. WIEBER,  
THOS. C. COYKENDALL.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$591,869 75
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States .....	\$36,100 00	\$36,100 00	\$39,599 00	
State of Maryland .....	5,000 00	5,000 00	5,000 00	
Cities in this State .....	289,600 00	298,655 40	296,392 50	
Counties in this State .....	194,000 00	194,000 00	198,610 00	
Towns in this State.....	24,200 00	24,200 00	25,588 00	
Villages in this State .....	61,000 00	61,000 00	63,490 00	
School districts .....	40,000 00	40,000 00	40,000 00	
	<u>\$649,900 00</u>	<u>\$653,955 40</u>	<u>\$668,679 50</u>	668,679 50
Loans on pledge of securities, as authorized by chapter 682, Laws of 1892.....				2,000 00
Other real estate, cost, \$16,186.83; book value, \$16,478.47. estimated present value.....				16,750 00
Cash on deposit in banks or trust companies.....				127,814 95
Cash on hand .....				10,126 96
Total of collectible interest....				28,210 96
Amount of all other assets, viz.: Rent.....				50 00
				<u>\$1,440,002 12</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....	\$1,241,061 80		
Interest credited or to be credited for the six months ending with December 31, 1897.....	20,436 28		
			<u>\$1,261,498 08</u>
Surplus .....			178,504 09
			<u>\$1,440,002 12</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$180,194 70
From depositors, not including interest credited.....	464,026 30
From interest on loans, deposits and investments.....	57,205 41
From rents from other real estate.....	145 50
From mortgages.....	55,406 91
From redemption of stocks and bonds.....	24,700 00
From real estate sold.....	8,577 48

From all other sources, viz.:

Expenses .....	\$17 89	
Insurance repaid .....	276 16	
Taxes repaid ... ..	456 54	
Recording repaid . . . . .	89 40	
Profit and loss (real estate) .....	67 53	
Repairs (real estate).....	860 00	
		<u>\$1,267 51</u>
		<u><u>\$786,528 81</u></u>

PAYMENTS.

To depositors, including interest paid to them.....		\$486,475 63
For loans on bonds and mortgages .....		68,550 00
For loans on pledge of securities.....		2,000 00
For stocks and bonds purchased, par value, \$62,200; cost, including premiums, commissions, etc.....		66,485 40
For interest (other than interest payments to depositors).....		519 51
For current expenses of the bank, viz.:		
For salaries.....	\$4,124 91	
For expenses of banking house or rent of banking rooms.	1,200 00	
For other expenses.....	1,088 21	
		<u>6,418 12</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank .....		17,066 81
For taxes on real estate, except banking house.....		659 89
For repairs and other incidental expenses on real estate, except banking house.....		558 21
Other payments, viz.:		
Insurance advanced .....	\$286 67	
Recording advanced.....	117 16	
		<u>408 83</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		187,441 91
		<u><u>\$786,528 81</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	4,088
Number of accounts opened or reopened during the year 1897.	950
Number of accounts closed during the year 1897.....	718
Total number of deposits received during the year 1897.....	4,969
Total number of payments to depositors during the year 1897.	4,464
Amount deposited during the year 1897, not including interest credited for that period .....	\$464,026 80
Amount withdrawn during the year 1897.....	486,475 63
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897. ....	\$19,413 50
January, 1898. ....	20,486 23
	<u>39,849 73</u>
Average amount of each account January 1, 1898.....	308 59
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	3,600 00

Rate per cent. of dividends or interest to depositors during the year 1897,  
8½ per cent.

119. SAUGERTIES SAVINGS BANK, SAUGERTIES.

[244 Main street; incorporated 1871.]

ALBERT CARNRIGHT, President. JEREMIAH P. RUSSELL, Secretary.

TRUSTEES.

EGBERT WHITAKER, JOHN W. DAVIS, U'RIAH VAN ETTEN, ALBERT CARNRIGHT, GEORGE W. ELTING, CHARLES DAVIS, DANIEL LAMB, JACOB VAN GELDER, WESLEY SHULTIS, JOHN W. SHULTS, JAMES WELCH, FRED. M. WELLS, JAMES O. BEERS.

FINANCIAL.

RESOURCES.

Bonds and mortgages. \$260,977 50
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.	
United States.....	\$40,000 00	\$40,518 75	\$44,800 00	
State of Idaho.....	4,000 00	4,260 00	4,080 00	
State of Iowa.....	11,305 86	11,305 86	11,305 86	
Cities in this State.....	79,420 50	83,602 05	84,145 50	
Counties in this State.....	57,000 00	61,179 00	58,980 00	
Towns in this State.....	165,900 00	171,671 00	169,427 00	
Villages in this State.....	101,500 00	105,443 75	101,500 00	
School districts.....	2,900 00	2,900 00	2,900 00	
	\$462,026 36	\$480,880 41	\$477,098 36	477,098 36
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892.....				24,550 00
Banking house and lot, cost, \$10,000; book value, \$6,000, estimated present value.....				6,000 00
Other real estate, cost, \$9,818.55; book value, \$9,818.55; estimated present value.....				7,500 00
Cash on deposit in banks or trust companies.....				178,684 19
Cash on hand.....				5,981 53
Total of collectible interest.....				20,928 17
Amount of all other assets, viz.: Insurance account.....				726 87
				\$977,891 63

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$826,280 54
Interest credited or to be credited for the six months ending with December 31, 1897.....	13,415 12
	\$839,695 66
Surplus.....	137,695 96
	\$977,391 62

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$120,875 40
From depositors, not including interest credited.....	181,063 77
From interest on loans, deposits and investments.....	40,818 88
From rents from banking house.....	81 50

# ULSTER COUNTY.

249

From rents from other real estate.....	\$410 00
From mortgages.....	14,587 00
From redemption of stocks and bonds.....	46,174 86
From all other sources, viz.:	
Insurance repaid .....	\$439 85
Insurance repaid.....	251 83
Suspense account .....	100 00
Profit and loss.....	1,562 00
	<u>2,352 68</u>
	<u>\$405,164 09</u>

## PAYMENTS.

To depositors, including interest paid to them.....	\$180,489 08
For loans on bonds and mortgages.....	6,862 00
For stocks and bonds purchased, par value, \$32,705.86; cost, including premiums, commissions, etc.....	85,018 86
For current expenses of the bank, viz.:	
For salaries.....	\$1,850 00
For expenses of banking house or rent of banking rooms.....	199 41
For other expenses.....	717 59
	<u>2,767 00</u>
For taxes on real estate, except banking house ...	186 25
For repairs and other incidental expenses on real estate, except banking house.....	65 50
Other payments, viz.:	
Insurance advanced .....	\$529 18
Insurance advanced .....	155 50
Loss on mortgage.....	225 00
	<u>909 68</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	179,615 72
	<u>\$405,864 09</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,552
Number of accounts opened or reopened during the year 1897.....	810
Number of accounts closed during the year 1897.....	286
Total number of deposits received during the year 1897.....	2,869
Total number of payments to depositors during the year 1897.....	2,458
Amount deposited during the year 1897, not including interest credited for that period.....	\$181,063 77
Amount withdrawn during the year 1897.....	180,489 08
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$13,288 24
January, 1898.....	18,415 12
	<u>26,703 36</u>
Average amount of each account January 1, 1898.....	328 99
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	4,992 50
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	10

Rate per cent. of dividends or interest to depositors during the year 1897,  
8½ per cent.

120. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[278 Wall street; incorporated 1851.]

F. J. R. CLARKE, First Vice-President.

JOHN B. ALLIGER, Treasurer.

TRUSTEES.

JOHN B. ALLIGER,	E. H. LOUGHRAN,	JAMES VAN LEUVEN,
PETER C. BLACK,	JOHN L. McGRATH,	DAVIS WINNE,
HARRY R. BRIGHAM,	JESSE MYER,	GEORGE W. WASHBURN,
FREDERICK J. R. CLARKE,	ALTON B. PARKER,	NOAH WOLVEN,
GEORGE H. SHARPE,	GEORGE J. SMITH,	JOHN BRODHEAD,
EMERY FREER,	JOHN W. SEARING,	ALFRED P. LASHER,
HENRY HARDY,	EDGAR SNYDER,	JAMES S. WINNE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$985,403 57
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States .....	\$20,000 00	\$23,875 00	\$25,800 00	
State of Utah .....	25,000 00	26,500 00	26,660 00	
Cities in other States .....	89,000 00	92,449 30	94,411 90	
Cities in this State .....	250,118 96	274,361 04	260,901 64	
Counties in this State .....	144,000 00	151,218 80	150,178 30	
Towns in this State .....	6,000 00	6,091 21	6,221 38	
Villages in this State.....	131,000 00	139,546 54	138,214 10	
School districts .....	13,800 00	14,128 00	14,140 20	
	<u>\$678,918 96</u>	<u>\$728,169 89</u>	<u>\$716,527 52</u>	716,527 52
Banking house and lot, cost, \$75,000; book value, \$50,000; estimated present value....				50,000 00
Other real estate, cost, \$78,586.92; book value, \$78,586.92; estimated present value.....				52,000 00
Cash on deposit in banks or trust companies....				170,618 74
Cash on hand .....				17,193 84
Total of collectible interest.....				85,998 00
Amount of all other assets, viz.: Rent due and unpaid.....				2,803 84
				<u>\$2,080,045 51</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....	\$1,905,424 94		
Interest credited or to be credited for the six months ending with December 31, 1897.....	31,733 19		
		\$1,937,158 13	
Surplus .....		92,887 38	
		<u>\$2,030,045 51</u>	

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$194,113 06
From depositors, not including interest credited.....	455,213 87
From interest on loans, deposits and investments.....	83,800 43
From rents from banking house.....	3,000 00
From rents from other real estate.....	3,415 01
From mortgages.....	259,692 90
From redemption of stocks and bonds.....	23,859 48
From real estate sold.....	15,156 73

From all other sources, viz.:

From insurance advanced on mortgaged property.....	\$1,170 01	
From taxes advanced on mortgaged property.....	719 99	
Credited to profit and loss.....	12,534 40	
		<u>\$14,424 40</u>
		<u><u>\$1,052,665 87</u></u>

PAYMENTS.

To depositors, including interest paid to them.....		\$414,260 88
For loans on bonds and mortgages.....		218,870 00
For stocks and bonds purchased, par value, \$171,200; cost, including premiums, commissions, etc.....		181,688 90
For current expenses of the bank, viz.:		
For salaries .....	\$4,720 00	
For expenses of banking house or rent of banking rooms.....	2,028 62	
For other expenses.....	3,267 53	
		<u>10,014 15</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....		22,735 94
For taxes on real estate, except banking house.....		1,069 06
For repairs and other incidental expenses on real estate, except banking house.....		1,748 82
Other payments, viz.:		
Charged to profit and loss.....	\$608 54	
Losses on real estate sold.....	9,755 22	
For insurance on mortgaged property .....	1,035 82	
For taxes on mortgaged property.....	875 51	
100 small safes.....	250 00	
Storage vault .....	175 00	
Costs in bond suits .....	153 00	
New burglar proof safe.....	1,988 00	
Bank examination.....	185 00	
		<u>14,970 59</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....		187,812 58
		<u><u>\$1,052,665 87</u></u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,579
Number of accounts opened or reopened during the year 1897.....	960
Number of accounts closed during the year 1897.....	780
Total number of deposits received during the year 1897.....	8,690
Total number of payments to depositors during the year 1897.....	4,206
Amount deposited during the year 1897, not including interest credited for that period.....	\$455,218 87
Amount withdrawn during the year 1897.....	414,260 88
Amount of interest credited and paid for the year 1897, viz :	
July, 1897 ... ..	\$30,858 81
January, 1898.....	31,733 19
	<u>62,591 50</u>
Average amount of each account January 1, 1898.....	847 22
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,844 80
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	9
Number of accounts exceeding \$3,000, upon the whole of which interest is paid.....	9
Total amount of such accounts.....	<u><u>\$27,947 25</u></u>

Rate per cent. of dividends or interest to depositors during the year 1897,  
 $\frac{8}{1}$  per cent.

WESTCHESTER COUNTY.

121. EASTCHESTER SAVINGS BANK, MOUNT VERNON.

[20 East First street; incorporated 1871.]

JOSEPH S. CLARK, President.

GEO. D. ROCKWELL, First Vice-President.

TRUSTEES.

JOSEPH S. CLARK,  
GEORGE D. ROCKWELL,  
JOSIAH H. ZABRISKIE,  
JESSE LANTZ,

BURR DAVIS,  
MARK WINTJEN,  
THOMAS R. HODGE,  
GEORGE H. BROWN,  
JOSEPH S. WOOD,

FERDINAND HOHN,  
JAMES S. VAN COURT,  
JOHN THURSTON,  
MINOT O. KELLOGG.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$148,625 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	<i>Par value.</i>	<i>Actual cost.</i>	<i>Estimated market value.</i>	
United States.....	\$108,500 00	\$116,604 80	\$114,800 00	
District of Columbia.....	10,000 00	12,500 00	11,400 00	
State of Maine.....	20,000 00	20,000 00	20,000 00	
Cities in this State.....	104,250 00	105,268 25	106,812 50	
Towns in this State.....	15,500 00	15,650 00	12,000 00	
School districts .....	66,250 00	70,311 75	69,065 00	
	<u>\$319,500 00</u>	<u>\$340,334 80</u>	<u>\$333,597 50</u>	333,597 50
Cash on deposit in banks or trust companies.....				46,558 84
Cash on hand.....				4,424 84
Total of collectible interest .....				5,975 80
				<u>\$539,181 48</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal.....		\$511,402 40	
Interest credited or to be credited for the six months ending with December 31, 1897.....		8,282 55	
			\$519,684 95
Surplus .....			19,546 53
			<u>\$539,181 48</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$39,438 55
From depositors, not including interest credited.....	276,918 91
From interest on loans, deposits and investments .....	20,009 97
From mortgages.....	18,600 00
From redemption of stocks and bonds.....	84,250 00
From stocks and bonds sold, par value, \$10,000; amount received therefor.....	10,000 00
	<u>\$399,212 43</u>

PAYMENTS.

to depositors, including interest paid to them.....	\$289,840 84
for loans on bonds and mortgages .....	29,800 00
for stocks and bonds purchased, par value, \$78,000; cost, including premiums, commissions, etc.. .....	75,906 25
for current expenses of the bank, viz.:	
For salaries .....	\$2,865 02
For expenses of banking house or rent of banking rooms.....	400 00
For other expenses.....	417 14
	8,182 16
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	50,938 68
	<u>\$399,167 48</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	2,949
Number of accounts opened or reopened during the year 1897.....	626
Number of accounts closed during the year 1897 .....	475
Total number of deposits received during the year 1897 .....	5,152
Total number of payments to depositors during the year 1897.....	4,241
Amount deposited during the year 1897, not including interest credited for that period .....	\$276,918 91
Amount withdrawn during the year 1897.....	289,840 84
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$7,607 29
January, 1898.....	8,232 55
	15,839 84
Average amount of each account January 1, 1898.....	176 20
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate .....	8,000 00

Rate per cent. of dividends or interest to depositors during the year 1897, and 4 per cent.

122. THE GREENBURGH SAVINGS BANK, DOBBS FERRY.

[Main street; incorporated 1869.]

JOSEPH HASBROUCK, President. CHARLES E. STORMS, Secretary.

TRUSTEES.

JOSEPH HASBROUCK,	JOHN BESSON,	JOHN DINKEL,
W. W. TOMPKINS,	THOMAS LOSEE,	SYLVESTER L. STORMS,
CHARLES G. STORMS,	ANTHONY S. LESTER,	CHARLES E. STORMS,
WILLIAM H. LESTER,	THOMAS MAHER,	HENRY E. BLISS,
THOMAS A. JEWELL,	CHARLES P. McCLELLAND,	CHARLES BEVERS.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$78,189 42
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States. ....	\$8,200 00	\$10,260 00	\$10,292 00	
ties in this State.....	85,857 94	39,350 08	38,287 94	
owns in this State.....	500 00	500 00	500 00	
llages in this State.....	2,000 00	2,220 00	2,000 00	
	<u>\$46,557 94</u>	<u>\$52,330 08</u>	<u>\$51,079 94</u>	
				51,079 94
Cash on deposit in banks or trust companies.....				8,125 62
Cash on hand .....				601 30
Total of collectible interest .....				2,695 92
				<u>\$140,682 28</u>



LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$128,788 07	
Interest credited or to be credited for the six months ending with December 31, 1897.....	2,275 37	
		\$181,063 44
Surplus.....		9,628 76
		<u>\$140,692 20</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$6,276 40
From depositors, not including interest credited.....	78,033 82
From interest on loans, deposits and investments.....	6,507 99
From mortgages.....	4,650 00
From redemption of stocks and bonds.....	500 00
	<u>\$90,968 21</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$55,812 56
For loans on bonds and mortgages....	11,889 42
For stocks and bonds purchased, par value, \$10,857.94; cost, including premiums, commissions, etc.....	12,925 08
For interest (other than interest payments to depositors).....	77 06
For current expenses of the bank, viz.:	
For salaries.....	\$650 00
For expenses of banking house or rent of banking rooms.....	240 00
For other expenses .....	647 17
	<u>1,537 17</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	8,726 92
	<u>\$90,968 21</u>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	889
Number of accounts opened or reopened during the year 1897.....	199
Number of accounts closed during the year 1897.....	123
Total number of deposits received during the year 1897.....	1,824
Total number of payments to depositors during the year 1897.....	866
Amount deposited during the year 1897, not including interest credited for that period.....	\$78,033 82
Amount withdrawn during the year 1897.....	55,812 56
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$2,005 98
January, 1898 .....	2,275 37
	<u>4,281 35</u>
Average amount of each account January 1, 1898.....	147 42
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	3,090 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	2

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

123. THE HOME SAVINGS BANK, WHITE PLAINS.

[58 Railroad avenue; incorporated 1898.]

DAVID CROMWELL, President.

HARRY S. HAMILTON, Secretary.

TRUSTEES.

STEPHEN W. SMITH,	SAMUEL J. BARNES.	AARON RADICK,
EDWARD SCHIRMER,	S. WOOD CORNELL,	DAVID CROMWELL,
JAMES H. MORAN,	HARVEY HUSTED,	WILLIAM B. TIBBITS,
F. HERBERT NOWILL,	ELIJAH C. SNIFFEN,	WILLIAM HUNT GEDNEY,
HOWARD T. MONTGOMERY,	CHARLES P. SHERWOOD,	BENEDICT J. CARPENTER,
T. ELLWOOD CARPENTER,	JEREMIAH T. LOCKWOOD,	HENRY P. GRIFFIN.
	ROCKWELL YOUNG,	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$192,800 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$2,000 00	\$2,041 10	\$2,000 00	
State of Alabama.....	11,000 00	11,863 02	11,860 00	
State of Florida .....	400 00	436 82	436 00	
State of Louisiana.....	10,000 00	10,000 00	10,200 00	
Cities in this State .....	11,000 00	11,308 00	11,000 00	
Towns in this State .....	19,500 00	19,603 10	19,770 00	
Villages in this State.....	20,000 00	20,000 00	20,130 00	
School districts .....	58,516 60	59,177 44	60,415 26	
	<u>\$132,416 60</u>	<u>\$184,429 48</u>	<u>\$135,831 26</u>	135,831 26
Cash on deposit in banks or trust companies.....				24,927 12
Cash on hand.....				1,841 49
Total of collectible interest.....				8,489 96
				<u>\$358,889 83</u>

LIABILITIES.

Amount due depositors, viz.:

Principal .....	\$343,589 76	
Interest credited or to be credited for the six months ending with December 31, 1897.....	5,987 47	
		\$349,527 23
Surplus .....		8,862 60
		<u>\$358,889 83</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand or in banks or trust companies January 1, 1897, before transactions of the day... ..	\$16,125 68
From depositors, not including interest credited.....	197,821 97
From interest on loans, deposits and investments.....	15,051 06
From mortgages .....	28,550 00
From redemption of stocks and bonds.....	26,866 66
	<u>\$278,415 37</u>

PAYMENTS.

To depositors, including interest paid to them .....	\$129,411 60
For loans on bonds and mortgages.....	64,850 00
For stocks and bonds purchased, par value, \$54,150; cost, including premiums, commissions, etc.....	55,069 84
For interest (other than interest payments to depositors)....	819 47

For current expenses of the bank, viz.:

For salaries .....	\$1,680 00	
For expenses of banking house or rent of banking rooms.	800 00	
For other expenses.....	881 52	
		<b>\$3,841 52</b>

Other payments, viz.:

Taxes on surplus ...	\$4 83	
Return of trustees' fund .....	150 00	
		<b>154 83</b>

Cash on hand or in banks or trust companies December 31, 1897, after transactions of the day.....	<b>26,768 61</b>
	<b><u>\$278,415 87</u></b>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	1,423
Number of accounts opened or reopened during the year 1897.	491
Number of accounts closed during the year 1897.....	253
Total number of deposits received during the year 1897.....	2,631
Total number of payments to depositors during the year 1897.	1,884
Amount deposited during the year 1897, not including interest credited for that period .....	<b>\$197,821 97</b>
Amount withdrawn during the year 1897.....	<b>129,411 60</b>
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$4,979 42
January, 1898.....	5,937 47
	<b>10,916 89</b>
Average amount of each account January 1, 1898 .....	<b>245 63</b>
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	<b>8,077 16</b>
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers... ..	<b>2</b>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

124. PEEKSKILL SAVINGS BANK, PEEKSKILL.

[South street; incorporated 1859.]

URIAH HILL, Jr., President. JACOB M. SHIPLEY, Treasurer.

TRUSTEES.

URIAH HILL, Jr.,	HENRY L. ARMSTRONG,	FRANK M. DAIN,
SANFORD R. KNAPP,	IRA D. STRANG,	J. M. SHIPLEY,
FREDERICK LENT,	WARREN JORDAN,	EDWARD E. YOUNG,
JOHN B. WESTBROOK,	CHARLES C. KNIGHT,	EDWARD G. HALSEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	<b>\$1,268,053 70</b>
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Actual cost.	Estimated market value.
United States.....	\$100,000 00	\$116,632 50	\$113,320 00
State of Connecticut .....	20,000 00	20,400 00	20,000 00
State of Missouri ..	2,000 00	2,080 00	2,000 00
State of Kansas. ....	656 00	668 20	662 56
State of Maryland.....	15,500 00	16,430 00	15,500 00
State of North Dakota.....	50,000 00	53,720 00	51,500 00
State of South Dakota .....	52,500 00	53,062 50	53,000 00
State of Idaho ....	22,000 00	24,853 40	23,766 00
Wyoming Territory .....	5,000 00	6,375 00	6,400 00
State of Tennessee.....	10,000 00	8,725 00	9,000 00

<i>bonds.</i>	Par value.	Actual cost.	Estimated market value.
do.....	54,000 00	55,669 00	55,890 00 ✓
ia .....	80,000 00	21 750 00	23,850 00
.....	19,000 00	20,053 20	20,030 00
States .....	98,486 65	106,852 67	107,741 51
ate .....	147,500 00	174,935 00	184,845 00
s State.....	10,000 00	10,000 00	10,000 00
State .....	60,300 00	62,552 05	61,540 00
State .....	155,062 99	162,218 42	159,262 99
s.....	8,800 00	8,800 00	8,800 00
	<u>\$860,825 64</u>	<u>\$925,226 94</u>	<u>\$926,092 06</u>
			<u>\$926,092 06</u>

use and lot, cost, \$40,539.20; book value, \$20,000;	
present value.....	20,000 00
osit in banks or trust companies.....	157,798 99
d .....	21,228 50
ectible interest.....	25,814 64
	<u>\$2,418,982 89</u>

## LIABILITIES.

depositors, viz.:

.....	\$2,151,147 20
edited or to be credited for the six months	
ith December 31, 1897.....	40,171 21
	<u>\$2,191,818 41</u>
.....	227,664 48
	<u>\$2,418,982 89</u>

## ASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

d and in banks or trust companies, January 1,	
re transactions of the day.....	\$121,497 29
tors, not including interest credited.....	636,788 54
st on loans, deposits and investments.....	104,866 06
from banking house.....	833 75
ages.....	145,868 00
ption of stocks and bonds.....	47,587 17
state sold.....	7,150 00
	<u>\$1,063,485 81</u>

## PAYMENTS.

s, including interest paid to them.....	\$614,566 98
bonds and mortgages .....	219,800 00
nd bonds purchased, par value, \$29,680.85; cost,	
premiums, commissions, etc.....	80,066 25
(other than interest payments to depositors).....	2,491 90
expenses of the bank, viz.:	
s.....	\$8,351 66
es of banking house or rent of banking rooms.	1,265 75
xpenses.....	1,254 06
	<u>10,871 47</u>
ate acquired by foreclosure, or in settlement of	
the bank.....	6,949 28
nd other incidental expenses on real estate, except	
ouse.....	177 44
ents, viz.: Profit and loss.....	40 00
id and in banks or trust companies, December 31,	
transactions of the day.....	179,022 49
	<u>\$1,063,485 81</u>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,711
Number of accounts opened or reopened during the year 1897.....	724
Number of accounts closed during the year 1897.....	530
Total number of deposits received during the year 1897.....	6,713
Total number of payments to depositors during the year 1897..	7,303
Amount deposited during the year 1897, not including interest credited for that period.....	\$636,733 54
Amount withdrawn during the year 1897.....	614,566 98
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$38,259 73
January, 1898.....	40,171 21
	<hr/>
	78,430 94
Average amount of each account January 1, 1898 .....	383 70
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	5,210 44
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	99
Number of accounts exceeding \$3,000, upon the whole of which interest is paid .....	3
Total amount of such accounts.....	\$13,216 12

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

### 125. THE PEOPLE'S SAVINGS BANK, YONKERS.

[10 and 12 Getty square: incorporated 1886.]

**CHARLES E. GORTON, President.**

**GEORGE W. COBB, Treasurer.**

**TRUSTEES.**

**JAMES P. SANDERS,  
CHARLES E. GORTON,  
FRANK O. HARTSHORN,  
ROBERT H. NEVILLE,  
ALONZO P. HAZARD,  
CHARLES B. OTIS.**

**ALBERT C. BENEDICT,  
CHARLES R. CULVER,  
FRANK E. WHEELER,  
GEORGE W. CORB,  
HALCYON SKINNER.**

**RICHARD L. CONDON,  
ETHELBERT B. EMBREE,  
ALEXANDER SAUNDERS,  
GUSTAV SCHLUETER,  
GEORGE VANDERLYN,  
STEPHEN T. BELL.**

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....			\$367,650 00
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
State of Idaho .....	\$15,000 00	\$16,125 00	\$16,200 00
State of Louisiana.....	15,000 00	15,000 00	15,225 00
Cities in this State.....	118,000 00	123,655 00	129,805 00
Counties in this State .....	15,000 00	15,206 25	15,300 00
Towns in this State .....	41,020 00	44,483 57	42,623 20
Villages in this State .....	224,888 61	231,159 85	232,528 61
School districts ... ..	190,001 69	198,626 37	200,305 85
	<u>\$618,910 30</u>	<u>\$744,256 04</u>	<u>\$650,987 66</u>
Loans on pledge of securities, as authorized by chapter 689, Laws of 1892 .....			50,000 00
Banking house and lot, cost, \$36,308.87; book value, \$25,978.55; estimated present value.....			34,500 00
Other real estate, cost, \$2,800.23; book value, \$2,668.11; estimated present value .....			2,800 00
Cash on deposit in banks or trust companies.....			129,721 63

Cash on hand.....	\$18,450 94
Total of collectible interest.....	16,046 79
Amount of all other assets, viz.: Rents accrued.....	125 00
	<hr/>
	\$1,765,282 02
	<hr/>

## LIABILITIES.

## Amount due depositors, viz.:

Principal.....	\$1,652,570 06	
Interest credited or to be credited for the six months ending with December 31, 1897.....	29,698 44	
	<hr/>	\$1,682,268 50
Surplus.....		88,018 52
		<hr/>
		\$1,765,282 02
		<hr/>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$107,776 18
From depositors, not including interest credited.....	626,815 20
From interest on loans, deposits and investments.....	69,648 41
From rents from banking house.....	1,220 00
From rents from other real estate... ..	240 00
From mortgages.....	21,700 00
From redemption of stocks and bonds.....	25,848 87
From loans paid.....	127,000 00
	<hr/>
	\$979,248 61
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them .....	\$516,708 85
For loans on bonds and mortgages.....	103,550 00
For loans on pledge of securities.....	120,000 00
For stocks and bonds purchased, par value, \$4,520; cost, including premiums, commissions, etc. ....	87,802 25
For interest (other than interest payments to depositors) .....	529 70
For current expenses of the bank, viz.:	
For salaries....	\$5,628 00
For expenses of banking house or rent of banking rooms.	958 76
For other expenses .....	812 21
	<hr/>
	7,898 97
For taxes on real estate, except banking house .....	50 69
For repairs and other incidental expenses on real estate, except banking house.. ..	85 58
Other payments, viz.:	
Steel chest and folding gate ... ..	\$335 00
Metal top rail, etc. ....	175 00
	<hr/>
	510 00
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....	148,172 57
	<hr/>
	\$979,248 61
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	5,575
Number of accounts opened or reopened during the year 1897.....	1,602
Number of accounts closed during the year 1897.....	1,112
Total number of deposits received during the year 1897.....	9,975
Total number of payments to depositors during the year 1897.....	6,264

260	REPORT ON SAVINGS BANKS.
Amount deposited during the year 1897, not including interest credited for that period.....	\$626,815 20
Amount withdrawn during the year 1897.....	516,708 85
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$28,124 08
January, 1898.....	29,698 44
	57,822 47
Average amount of each account January 1, 1898.....	801 75
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate ..	8,166 00
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers .....	15

Rate per cent. of dividends or interest to depositors during the year 1897, 8 and 4 per cent.

### 126. THE PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Corner North Main and Willett streets; Incorporated 1865.]

SAMUEL K. SATTERLEE, First Vice-President. HERMAN L. MARSHALL, Cashier.

#### TRUSTEES.

WILLIAM P. ABENDROTH,	JOHN F. MILLS,	H. L. MARSHALL,
DANIEL STRANG,	WILLIAM RYAN,	JOHN W. McCARTY,
THOMAS B. PECK,	ELLWOOD BURDSALL,	JOSIAH N. WILCOX,
JOHN MILLER,	MAURICE DILLON,	CHAS. H. TIBBITS,
SAMUEL K. SATTERLEE,	CLARENCE SACKETT,	JOHN LEONARD.
	EDWIN F. STUDWELL,	

#### FINANCIAL

##### RESOURCES.

Bonds and mortgages.....	\$451,923 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States .....	Par value. Actual cost. Estimated market value.
State of Indiana .....	\$125,000 00 \$148,881 88 \$147,000 00
Cities in other States .....	80,000 00 81,065 00 80,600 00
Cities in this State .....	80,000 00 81,800 00 82,700 00
Counties in this State.....	191,500 00 198,891 25 198,015 00
Towns in this State.....	18,000 00 18,765 00 18,800 00
Villages in this State .....	46,116 00 47,663 92 46,116 00
School districts .....	52,000 00 53,882 50 53,440 00
	82,000 00 82,680 00 82,000 00
	\$524,616 00 \$563,529 55 \$558,281 00
	558,281 00
Banking house and lot, cost, \$44,032.06; book value, \$36,500; estimated present value.....	36,500 00
Cash on deposit in banks or trust companies.....	98,075 23
Cash on hand.....	5,453 07
Total of collectible interest.....	7,816 54
	\$1,152,996 83

#### LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$1,023,532 67
Interest credited or to be credited for the six months ending with December 31, 1897 .....	15,987 82
	\$1,039,520 49
Surplus .....	118,478 34
	\$1,152,996 83

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day . . . . .	\$65,469 74
From depositors, not including interest credited . . . . .	405,470 18
From interest on loans, deposits and investments . . . . .	45,087 52
From mortgages . . . . .	56,060 00
From redemption of stocks and bonds . . . . .	19,952 50
From all other sources, viz.: Drafts destroyed or lost, payment stopped . . . . .	26 00
	<hr/>
	\$592,015 94
	<hr/>

## PAYMENTS.

To depositors, including interest paid to them . . . . .	\$409,812 55
For loans on bonds and mortgages . . . . .	68,950 00
For stocks and bonds purchased, par value, \$18,425; cost, including premiums, commissions, etc. . . . .	18,425 00
For current expenses of the bank, viz.:	
For salaries . . . . .	\$4,850 00
For expenses of banking house or rent of banking rooms . . . . .	873 66
For other expenses . . . . .	1,076 44
	<hr/>
	6,800 10
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day . . . . .	98,528 29
	<hr/>
	\$592,015 94
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 . . . . .	4,400
Number of accounts opened or reopened during the year 1897 . . . . .	831
Number of accounts closed during the year 1897 . . . . .	688
Total number of deposits received during the year 1897 . . . . .	6,841
Total number of payments to depositors during the year 1897 . . . . .	5,770
Amount deposited during the year 1897, not including interest credited for that period . . . . .	\$405,470 18
Amount withdrawn during the year 1897 . . . . .	409,812 55
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 . . . . .	\$15,672 04
January, 1898 . . . . .	15,987 82
	<hr/>
	81,659 86
Average amount of each account January 1, 1898 . . . . .	236 25
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate . . . . .	4,597 50
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers . . . . .	20
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
 $8\frac{1}{2}$  per cent.



127. SING SING SAVINGS BANK, SING SING.

[197 Main street; incorporated 1854.]

STEPHEN M. SHERWOOD, President.

SETH G. ELLEGOOD, Secretary.

TRUSTEES.

JOHN HOAG,  
GILBERT M. TODD,  
AARON L. YOUNG,  
THEO. HENRY CALAM,

DANIEL D. MANGAM,  
STEPHEN M. SHERWOOD,  
WILLIAM H. HELM,  
ISAAC B. NOXON,  
HENRY O. NELSON,

C. TOWNSEND YOUNG,  
ISAAC SECOR,  
ANTHONY B. MURRAY,  
RANDOLPH ACKER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$893,598 07  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States.....	\$120,000 00	\$124,070 00	\$141,600 00
Cities in other States.....	30,000 00	33,875 75	33,475 00
Cities in this State .....	227,500 00	256,115 00	252,305 00
Counties in this State.....	60,000 00	60,000 00	60,475 00
Towns in this State.....	88,000 00	95,714 55	95,160 00
Villages in this State .....	40,000 00	41,400 00	42,000 00
School districts .....	43,000 00	44,604 00	44,475 00
	<u>\$608,500 00</u>	<u>\$655,779 30</u>	<u>\$669,490 00</u>

Banking house and lot, cost, \$8,000; book value, \$8,000; estimated present value..... 6,000 00  
Other real estate, cost, \$2,000; book value, \$2,000; estimated present value..... 2,000 00  
Cash on deposit in banks or trust companies..... 109,607 57  
Cash on hand..... 9,188 61  
Total of collectible interest..... 80,581 57  
\$1,720,465 83

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$1,474,590 05
Interest credited or to be credited for the six months ending with December 31, 1897.....	<u>27,589 93</u>
	\$1,502,179 97
Surplus.....	<u>218,285 85</u>
	<u>\$1,720,465 83</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$48,070 44
From depositors, not including interest credited .....	477,285 28
From interest on loans, deposits and investments.....	70,094 98
From mortgages.....	64,298 93
From redemption of stocks and bonds.....	9,000 00
From all other sources, viz.: Profit and loss.....	169 70
	<u>\$668,864 83</u>

## PAYMENTS.

To depositors, including interest paid to them...	\$426,052 55
For loans on bonds and mortgages.....	75,050 00
For stocks and bonds purchased, par value, \$34,000; cost, including premiums, commissions, etc. ....	85,807 50
For interest (other than interest payments to depositors).....	892 89
For current expenses of the bank, viz.:	
For salaries .....	\$4,400 00
For expenses of banking house or rent of banking rooms.	480 00
For other expenses .....	1,057 67
	<hr/>
	5,937 67
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,000 00
For taxes on real estate, except banking house.....	70 66
For repairs and other incidental expenses on real estate, except banking house.....	180 00
Other payments, viz.: Profit and loss.....	126 88
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	118,796 18
	<hr/>
	\$668,864 88
	<hr/> <hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898 .....	8,828
Number of accounts opened or reopened during the year 1897.	660
Number of accounts closed during the year 1897 .....	459
Total number of deposits received during the year 1897.....	4,806
Total number of payments to depositors during the year 1897.	4,129
Amount deposited during the year 1897, not including interest credited for that period.....	\$477,285 28
Amount withdrawn during the year 1897. ....	426,052 55
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897.....	\$26,492 89
January, 1898 .....	27,589 92
	<hr/>
	54,082 81
Average amount of each account January 1, 1898.....	885 21
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,490 20
Number of accounts which exceeded \$3,000 at the last trial bal- ance of depositors' ledgers....	82
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

128. THE UNION SAVINGS BANK OF WESTCHESTER COUNTY,  
MAMARONECK.

[Main street; incorporated 1887.]

BRADFORD RHODES, President.

THOMAS J. MEIGHAN, Secretary.

TRUSTEES.

BRADFORD RHODES,  
SAMUEL G. PURDY,  
THOMAS J. MEIGHAN,  
JONATHAN CARPENTER,  
RICHARD O. CORNELL,

SPENCER H. CONE,  
THOMAS BREWER,  
JOSEPH H. McLOUGHLIN,  
WM. SAMUEL JOHNSON,

WILLIAM A. BOYD,  
DAVID F. BRITT,  
REUBEN G. BREWER,  
BURTON C. MEIGHAN,  
CHARLES F. GRIFFEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$186,408 55
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
Towns in this State.....	\$34,899 88	\$35,059 88	\$34,899 88	
School districts.....	22,000 00	22,503 52	22,000 00	
	<u>\$56,899 88</u>	<u>\$57,563 40</u>	<u>\$56,899 88</u>	56,899 88
Cash on deposit in banks or trust companies .....				86,483 57
Cash on hand.....				1,813 05
Total of collectible interest.....				2,879 61
Amount of all other assets, viz.: Furniture and fixtures.....				1,000 00
				<u>\$285,484 66</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal .....		\$219,886 20	
Interest credited or to be credited for the six months ending with December 31, 1897 .....		8,022 47	
			\$228,408 67
Other liabilities, viz.:			
Gas for December.....		\$7 35	
Advertising .....		9 50	
Envelopes.....		10 90	
			27 75
Surplus.....			18,048 24
			<u>\$285,484 66</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day.....	\$86,412 49
From depositors, not including interest credited.....	182,550 54
From interest on loans, deposits and investments .....	9,903 22
From rents from banking house.....	240 00
From mortgages.....	12,741 38
From redemption of stocks and bonds.....	4,500 00
	<u>\$196,847 63</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$119,850 74
For loans on bonds and mortgages.....	22,204 93
For stocks and bonds purchased, par value, \$12,828.88; cost, including premiums, commissions, etc.....	12,828 88

For current expenses of the bank, viz.:

For salaries .....	\$2,570 00	
For expenses of banking house or rent of banking rooms.	850 00	
For other expenses.....	480 00	
		\$8,400 00

Other payments, viz.:

Furniture and fixture account.....	\$156 25	
Profit and loss account.....	10 21	
		166 46

Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	88,296 62	
		\$196,847 68

STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	1,239	
Number of accounts opened or reopened during the year 1897.	227	
Number of accounts closed during the year 1897 .....	160	
Total number of deposits received during the year 1897.....	2,095	
Total number of payments to depositors during the year 1897.	1,980	
Amount deposited during the year 1897, not including interest credited for that period.....	\$182,550 54	
Amount withdrawn during the year 1897.....	119,850 74	
Amount of interest credited and paid for the year 1897, viz.:		
July, 1897.....	\$2,678 90	
January, 1898. ....	8,022 47	
		5,701 87
Average amount of each account January 1, 1898.....	179 79	
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	8,427 84	
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	8	

Rate per cent of dividends or interest to depositors during the year 1897, 3 and 3½ per cent.

129. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Broadway; incorporated 1853.]

BENSON FERRIS, President. ELMORE T. WILSEA, Treasurer.

TRUSTEES.

BENSON FERRIS, ISAIAH WASHBURN, ELIAS MANN, RICHARD B. COUTANT,	GEORGE SILVER, ABRAHAM A. COLES, GEORGE B. NEWTON, MOSES W. TAYLOR, DAVID SILVER,	WILLIAM A. BURNHAM, EUGENE BARNES, ISAAC REQUA, FRANK V. MILLARD.
--	---	--

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$716,628 00
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.	
United States.....	\$180,000 00	\$189,331 25	\$145,900 00	
District of Columbia.....	50,000 00	48,100 00	54,000 00	
Cities in other States.....	80,000 00	84,688 00	84,200 00	
Cities in this State.....	279,000 00	289,762 80	297,055 00	
Counties in this State.....	40,000 00	40,000 00	40,000 00	
Towns in this State .....	72,500 00	75,074 75	73,175 00	
Villages in this State.....	821,000 00	840,180 85	826,660 00	
School districts .....	47,900 00	48,713 90	48,594 00	
	\$1,020,400 00	\$1,065,851 55	\$1,069,584 00	
				1,069,584 00

Banking house and lot, cost, 29,085 ; book value, \$20,700 ; estimated present value.....	\$20,700 00
Other real estate, cost, \$18,589.45; book value, \$17,272.94; estimated present value.....	17,272 94
Cash on deposit in banks or trust companies.....	142,116 20
Cash on hand.....	86,189 97
Total of collectible interest.....	25,474 48
Amount of all other assets, viz.: Land contracts.....	2,246 00
	<hr/>
	\$2,080,211 59
	<hr/>

LIABILITIES.

Amount due depositors, viz.:	
Principal .....	\$1,770,480 17
Interest credited or to be credited for the six months ending with December 31, 1897 .....	82,800 24
	<hr/>
	\$1,803,280 41
Surplus.....	226,931 18
	<hr/>
	\$2,030,211 59
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies; January 1, 1897, before transactions of the day.....	\$156,183 16
From depositors, not including interest credited.....	518,193 03
From interest on loans, deposits and investments.....	88,275 18
From rents from other real estate.....	765 00
From mortgages.....	75,800 00
From redemption of stocks and bonds.....	156,788 86
	<hr/>
	\$1,020,455 23
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$598,473 55
For loans on bonds and mortgages ..	124,900 00
For stocks and bonds purchased, par value, \$82,850; cost, including premiums, commissions, etc.....	86,570 50
For current expenses of the bank, viz.:	
For salaries.....	\$2,250 00
For expenses of banking house or rent of banking rooms.	208 52
For other expenses.....	4,099 11
	<hr/>
	6,557 63
For real estate acquired by foreclosure, or in settlement of debts due the bank .....	11,589 45
For taxes on real estate, except banking house .....	252 43
For repairs and other incidental expenses on real estate, except banking house.....	18 75
Other payments, viz.:	
Accrued interest.....	\$637 75
Paid on account of work on new bank building.....	18,200 00
	<hr/>
	18,837 75
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day.....	178,306 17
	<hr/>
	\$1,020,455 23
	<hr/>

## STATISTICAL INFORMATION.

Number of open accounts January 1, 1898.....	4,298
Number of accounts opened or reopened during the year 1897.....	645
Number of accounts closed during the year 1897.. . . .	544
Total number of deposits received during the year 1897.....	4,908
Total number of payments to depositors during the year 1897.....	4,776
Amount deposited during the year 1897, not including interest credited for that period .....	\$548,198 08
Amount withdrawn during the year 1897.....	598,472 55
Amount of interest credited and paid for the year 1897, viz.:	
July, 1897 .....	\$32,667 42
January, 1898.....	32,800 24
	<hr/>
	65,467 66
Average amount of each account January 1, 1898.....	488 17
Largest amount due any one depositor January 1, 1898, except deposits arising from judicial sales, including deposits made by order of a court of record, or of a surrogate.....	4,651 90
Number of accounts which exceeded \$3,000 at the last trial balance of depositors' ledgers.....	2

Rate per cent. of dividends or interest to depositors during the year 1897,  
4 per cent.

## 130. YONKERS SAVINGS BANK, YONKERS.

[16 South Broadway; incorporated 1854.]

ROBERT P. GETTY, President.

LYMAN COBB, Jr., Cashier.

## TRUSTEES.

ROBERT P. GETTY,  
J. HENRY WILLIAMS,  
JACOB READ,  
S. FRANCIS QUICK,  
JAMES H. WELLER,

WILLIAM H. THORNE,  
LEANDER READ,  
ROBERT L. STEWART,  
R. EICKEMEYER, Jr.,  
JOHN EYLERS,  
ALBERT L. SKINNER,

WALTER H. PADDOCK,  
F. W. R. ESCHMANN,  
JOHN O. CAMPBELL,  
Le GRAND W. KETCHUM,  
CHAS. T. HULBERT.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$1,445,110 00  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Actual cost.	Estimated market value.
United States .....	\$200,000 00	\$226,010 55	\$232,375 00
Cities in other States .....	50,000 00	54,625 00	52,500 00
Cities in this State .....	676,000 00	695,953 84	720,990 00
Counties in this State.....	61,000 00	61,000 00	61,000 00
Towns in this State .....	17,000 00	17,000 00	17,000 00
Villages in this State .....	113,000 00	116,880 83	117,050 00
School districts .....	69,000 00	71,701 70	70,500 00
	<hr/>	<hr/>	<hr/>
	\$1,186,000 00	\$1,242,671 42	\$1,271,415 00

1,271,415 00

Banking house and lot, cost, \$59,538.04; book value, \$7,021.84;  
estimated present value .....

85,500 00

Other real estate, cost, \$17,475.66; book value, \$17,475.66;  
estimated present value.....

17,500 00

Cash on deposit in banks or trust companies.....

156,686 20

Cash on hand.....

11,184 11

Total of collectible interest.....

25,670 83

Amount of all other assets, viz.:

Rents accrued.....	\$25 00	
Insurance advanced.....	6 80	
		<u>\$31 80</u>
		<u>\$2,968,096 94</u>

LIABILITIES.

Amount due depositors, viz :

Principal.....	\$2,692,711 61	
Interest credited or to be credited for the six months ending with December 31, 1897.....	49,465 46	
		<u>\$2,742,177 07</u>
Surplus .....		<u>220,919 87</u>
		<u>\$2,968,096 94</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1897, before transactions of the day .....		\$119,836 83
From depositors, not including interest credited.....		689,888 67
From interest on loans, deposits and investments.....		123,669 21
From rents from banking house.....		1,087 37
From rents from other real estate.....		280 00
From mortgages. ....		106,103 51
From redemption of stocks and bonds.....		220,500 00
From stocks and bonds sold, par value, \$100,000; amount received therefor .....		112,750 00
From all other sources, viz.:		
Real estate sold.....	\$13,286 53	
Insurance premium returned.....	6 25	
Sale of old vault door. ....	25 00	
Sale of old heater.....	8 00	
		<u>18,825 78</u>
		<u>\$1,887,441 87</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$644,570 08
For loans on bonds and mortgages.....		818,950 10
For stocks and bonds purchased, par value, \$234,000; cost, including premiums, commissions, etc.....		240,253 20
For interest (other than interest payments to depositors).....		265 47
For current expenses of the bank, viz.:		
For salaries .....	\$9,018 93	
For expenses of banking house or rent of banking rooms.	5,808 96	
For other expenses.....	1,893 80	
		<u>15,711 19</u>
For taxes on real estate, except banking house ..		520 83
For repairs and other incidental expenses on real estate, except banking house.....		6 00
Other payments, viz.:		
Insurance advanced.....	\$6 80	
Loss by robbery.....	4,287 90	
		<u>4,294 70</u>
Cash on hand and in banks or trust companies, December 31, 1897, after transactions of the day .....		<u>167,870 81</u>
		<u>\$1,887,441 87</u>

# SEMI-ANNUAL STATEMENT.

271

Lawrence Savings Bank.....	140,000 48	902,118 87	400 00	87,000 11	1,180	1,070	121	74,300 00	64,000 76	10,270 26	1,040 13
Brooklyn Savings Bank.....	8,885,881 84	8,008,181 84	.....	817,000 40	18,114	1,070	3,000	1,641,174 08	1,617,025 17	297,708 92	14,944 83
Manhattan Savings Bank.....	617,400 00	446,130 50	.....	61,270 02	1,947	226	134	94,595 03	86,885 99	15,337 31	2,879 70
Washington Savings Bank, W.P. Piquette Falls.....	332,007 27	304,853 04	2,900 00	44,254 19	1,195	191	138	94,192 66	81,227 36	10,542 79	2,477 85
Totals.....	\$13,210,461 28	\$10,976,400 08	\$14,879 80	\$1,389,676 50	27,262	3,167	2,780	\$2,202,704 04	\$2,287,060 01	\$401,191 41	\$89,805 09
Erie County.											
Buffalo Savings Bank.....	\$13,886,870 68	\$11,724,183 84	.....	\$2,181,608 72	27,631	6,880	8,008	\$3,714,994 27	\$2,777,080 98	\$439,789 95	\$37,859 15
Empire State Sav. Bk. Buffalo.....	22,467,728 93	19,634,012 75	.....	3,283,711 08	49,833	11,540	9,471	6,157,768 61	7,679,482 01	22,467 47	9,085 80
Erie County Sav. Bk. Buffalo.....	4,170,062 78	3,767,131 58	.....	411,941 16	7,170	1,107	1,142	1,244,769 78	1,571,301 84	140,524 77	17,480 05
Western Savings Bank, Buffalo.....	.....	.....	.....	.....	88,618	18,167	10,617	\$13,455,980 31	\$3,817,805 67	\$1,525,075 72	\$109,705 19
Totals.....	\$41,166,248 57	\$36,715,811 67	.....	\$5,400,921 80	.....	.....	.....	.....	.....	.....	.....
Fulton County.											
Fulton Co. Sav. Bk., Johnstown.....	\$74,100 71	\$70,512 68	\$976 73	\$4,901 31	643	64	217	\$38,378 11	\$40,346 74	\$2,016 80	\$694 22
Greene County.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Catskill Savings Bank.....	\$1,350,355 00	\$1,161,305 62	.....	\$108,559 85	3,267	632	641	\$42,242 97	\$310,017 88	\$67,261 41	\$4,080 79
Jefferson County.											
Carthage Savings Bank.....	\$107,301 04	\$106,187 36	.....	\$2,168 18	785	123	98	\$54,138 08	\$63,070 03	\$6,656 34	\$478 06
Jefferson County Savings Bank.....	2,708,084 66	2,431,140 18	.....	277,704 53	11,678	1,808	1,460	\$17,409 21	\$56,386 82	\$4,081 26	11,087 00
Watertown Savings Bank.....	18,822 28	18,126 75	.....	.....	823	228	185	\$8,029 74	\$7,594 43	2,114 62	\$21 01
Totals.....	\$3,812,207 62	\$2,661,523 74	.....	\$390,685 19	13,944	2,167	1,643	\$61,347 63	\$126,643 53	\$10,844 32	\$12,808 07
Kings County.											
Brevoort Savings Bank.....	\$238,877 86	\$236,886 77	.....	\$491 00	8,183	943	885	\$235,300 61	\$240,865 73	\$16,578 08	\$8,175 89
Brooklyn Savings Bank.....	26,854,746 57	31,754,373 07	.....	4,780,428 80	16,825	9,125	8,307	8,014,549 78	7,794,243 51	1,151,001 45	72,150 84
City Savings Bank, Brooklyn.....	1,214,353 68	1,171,940 73	.....	42,578 26	4,805	1,181	979	381,904 11	373,245 27	17,024 44	5,020 16
Dime Savings Bank of Brooklyn.....	23,246,854 48	21,447,470 43	.....	1,810,010 02	2,880	8,424	8,271	5,680,774 46	5,434,486 31	770,846 46	62,640 84
Dime Savings Bank of Washington.....	3,673,053 59	3,615,015 77	.....	219,638 56	7,983	1,734	2,866	1,087,533 12	965,477 10	88,246 61	12,288 10
East Brooklyn Savings Bank.....	97,781 81	98,084 83	.....	220,000 20	1,260	1,089	1,239	680,004 02	637,185 70	58,267 74	14,388 72
East N. Y. Sav. Bank, Brooklyn.....	967,281 00	863,767 26	1,780 00	96,187 16	1,220	1,094	224	117,165 17	46,426 96	1,746 27	318 26
German Savings Bank, Kings County, Brooklyn.....	2,364,011 07	3,046,180 48	.....	347,880 99	9,181	1,624	1,219	1,051,408 08	686,193 54	108,285 84	79,807 84
Greater N. Y. Sav. Bk., Brooklyn.....	6,120 00	3,046,083 18	28,315 45	315,765 23	15,221	2,117	2,114	1,241,456 03	1,181,151 01	126,073 83	78,767 23
Greenpoint Sav. Bk., Brooklyn.....	8,131,366 68	2,730,731 67	.....	391,635 91	9,149	1,532	1,768	975,461 44	1,009,257 19	86,567 72	30,066 99
Kings County Sav. Inst'n, Brooklyn.....	6,184,036 73	5,626,304 23	.....	588,322 52	11,074	1,604	1,632	1,640,786 53	1,334,740 53	200,846 78	30,042 59
South Brooklyn Sav. Institution.....	15,737,347 43	13,787,476 74	.....	1,960,571 60	28,705	4,545	4,545	8,646,697 96	8,661,253 96	307,584 81	44,784 00
Williamsburg Sav. Bk., Brooklyn.....	36,261,942 91	29,452,876 60	.....	8,309,557 31	74,697	10,448	9,903	7,467,419 14	8,019,626 86	1,084,037 43	69,140 37
Totals.....	\$17,815,368 07	\$119,968,797 88	\$40,078 21	\$17,511,407 08	288,771	48,868	45,408	\$38,364,406 51	\$37,243,027 84	\$4,277,678 57	\$385,818 54
Madison County.											
Ontario Savings Bank.....	\$697,921 16	\$382,685 04	\$1,812 21	\$11,883 91	2,784	840	761	\$817,016 82	\$386,178 01	\$29,370 88	\$3,919 75
Monroe County.											
East Side Savings Bk., Rochester.....	\$5,120,499 77	\$2,900,300 46	\$6,300 00	\$214,690 35	7,201	1,735	1,622	\$1,189,080 77	\$1,287,381 41	\$108,257 38	\$24,680 94
Mechanics' Sav. Bank, Rochester.....	2,160,004 08	1,966,674 09	6,472 68	213,917 39	3,686	1,000	502	\$30,813 46	\$32,834 46	73,986 90	15,156 13



## Statement of the Condition of the Savings Banks of the State of New York, etc.—(Continued).

NAME.	Total resources July 1, 1897.	Due depositors July 1, 1897.	Other liabilities July 1, 1897.	Surplus July 1, 1897.	Open accounts July 1, 1897.	Accounts opened during the year ending with June 30, 1897.	Accounts closed during the year ending with June 30, 1897.	Deposits received during the year ending with June 30, 1897, not including interest credited.	Amount withdrawn during the year ending with June 30, 1897.	Amount of interest credited and paid for year ending with June 30, 1897.	Current expenses for 1897.
<b>MOORE CO. SAV. BANK, ROCHESTER.</b>	\$11,982,918 72	\$9,832,273 64	\$39,000 00	\$1,501,045 08	18,028	5,737	8,134	\$3,178,769 75	\$3,200,405 91	\$346,839 57	\$37,958 94
<b>ROCHESTER SAVINGS BANK.</b>	17,470,830 16	16,171,750 85	56,208 53	1,085,882 46	35,760	6,922	8,399	4,420,157 79	4,453,980 44	504,080 44	56,947 38
<b>Totals . . . . .</b>	<b>\$24,051,722 61</b>	<b>\$20,366,106 11</b>	<b>\$99,179 30</b>	<b>\$2,586,927 54</b>	<b>54,788</b>	<b>12,659</b>	<b>11,533</b>	<b>\$7,600,927 54</b>	<b>\$7,654,386 35</b>	<b>\$1,185,144 09</b>	<b>\$9,132,806 13</b>
<b>MORTGAGE CO.</b>											
<b>AMSTERDAM SAVINGS BANK.</b>	\$69,144 57	\$919,799 25		\$48,945 32	5,311	1,300	1,011	\$508,811 44	\$485,797 28	\$24,088 42	\$6,107 81
<b>NEW YORK COUNTY.</b>											
<b>AMERICAN SAVINGS BANK, N. Y.</b>	\$916,771 29	\$655,688 08	\$500 00	\$35,594 27	4,123	825	811	\$473,650 04	\$390,298 22	\$85,406 26	\$6,405 35
<b>BAK. FOR SAVS. IN THE CITY OF N. Y.</b>	61,046,475 31	54,283,563 54		6,806,911 67	134,664	17,380	15,186	9,454,753 54	9,739,565 67	1,500,715 43	196,314 43
<b>BROOKLYN SAVINGS BANK, N. Y.</b>	69,840,329 83	60,801,887 64		8,038,991 97	116,992	20,214	17,080	13,389,416 89	12,126,938 80	2,197,809 03	122,211 96
<b>BROADWAY SAV. INSTITUTION, N. Y.</b>	5,677,013 00	6,192,854 72		494,164 28	6,145	996	8,954	1,292,362 09	1,414,557 07	117,716 98	19,371 69
<b>CITIZENS' SAVINGS BANK, N. Y.</b>	12,466,689 16	11,016,364 51		1,450,324 65	80,117	7,061	8,365	3,311,483 66	4,396,385 19	362,001 66	65,751 71
<b>DOLLAR SAVINGS BANK, NEW YORK.</b>	20,753,187 67	18,710,962 74		2,042,224 93	53,182	13,089	13,301	8,598,262 83	6,373,666 62	411,056 77	63,044 32
<b>DUKE RIVER SAV. INST'N, NEW YORK.</b>	15,685,212 42	13,796,487 07		1,888,725 35	17,832	2,811	2,692	9,878,075 65	15,544,237 00	1,534,345 46	33,785 39
<b>EMIGRANT SAV. BANK, N. Y.</b>	60,184,741 41	1,874,139 83		8,418,674 07	68,189	14,785	14,694	13,574,756 53	1,182,365 68	57,727 56	17,811 52
<b>FRANKLIN SAV. BANK, NEW YORK.</b>	2,084,941 41	6,965,193 28		76,701 96	7,447	2,914	1,822	1,104,756 63	2,731,266 79	213,377 73	81,745 07
<b>GREEN SW. BK. IN THE CITY OF N. Y.</b>	42,212,199 79	38,699,152 31		718,407 21	26,221	6,866	5,234	2,487,869 55	10,634,376 25	1,961,077 61	98,791 09
<b>GREENWICH SAV. BANK, NEW YORK.</b>	29,301,460 86	84,535,867 03		8,224,684 64	98,767	16,277	16,647	10,981,391 01	7,535,026 08	1,061,114 37	73,306 77
<b>HARLEM SAVINGS BANK, NEW YORK.</b>	7,428,460 59	6,885,697 57		545,103 02	26,486	6,183	6,406	3,031,944 92	2,111,116 86	226,967 55	26,810 64
<b>INDUSTRIAL SAV. BANK, NEW YORK.</b>	9,026,477 91	9,181,616 36		908,671 92	13,815	1,974	1,694	2,037,416 46	2,985,105 73	271,524 16	26,035 67
<b>MARCHANDS' SAVINGS BANK, NEW YORK.</b>	7,654,590 42	6,791,443 36		707,085 07	13,711	2,087	1,624	2,032,450 53	1,725,622 47	241,166 08	26,004 77
<b>MEDICAL SAVINGS BANK, NEW YORK.</b>	40,946 34	40,800 65		145 99	400	603	119	99,810 33	29,564 99	603 41	.....
<b>METROPOLITAN SAV. INST'N, N. Y.</b>	9,623,799 14	8,466,172 15		1,067,726 99	18,541	2,897	2,410	2,771,256 83	3,048,363 96	367,480 83	53,881 81
<b>NEW YORK SAVINGS BANK, N. Y.</b>	6,779,673 83	5,216,011 78		2,032,662 20	9,898	1,489	1,169	1,622,719 41	1,462,863 16	185,508 23	26,008 36
<b>NORTH RIVER SAVINGS BANK, N. Y.</b>	13,077,568 25	10,871,566 80		2,103,951 45	12,736	3,706	2,862	2,867,597 30	2,405,270 47	392,569 96	62,091 04
<b>ROCHESTER SAVINGS BANK, N. Y.</b>	4,007,699 85	3,583,391 48		7,707,629 97	12,000	10,363	2,810	7,338,257 97	1,410,881 43	1,794,101 48	16,717 67
<b>SCHENECTADY SAVINGS BANK, N. Y.</b>	64,981,654 83	85,283,981 48		7,113 35	6,476	2,747	1,571	6,573,103 60	5,596,075 47	541,167 66	79,432 07
<b>UNION DIME SAVINGS BANK, N. Y.</b>	18,940,857 13	18,118,664 26		526,011 89	64,639	13,697	12,272	5,473,103 60	5,596,075 47	541,167 66	79,432 07
<b>W. A. SAVINGS BANK, NEW YORK.</b>	469,201 05	467,841 04		2,160 12	5,346	1,845	2,136	899,666 35	897,441 41	12,466 08	9,199 77
<b>WASHINGTON SAVINGS BANK, N. Y.</b>	625,499 04	301,866 27		30,412 77	8,763	868	342	236,486 06	299,772 19	15,384 82	5,865 73
<b>WEST SIDE SAVINGS BANK, N. Y.</b>	.....	.....		.....	.....	.....	.....	.....	.....	.....	.....
<b>Totals</b>	<b>\$24,051,722 61</b>	<b>\$20,366,106 11</b>	<b>\$99,179 30</b>	<b>\$2,586,927 54</b>	<b>54,788</b>	<b>12,659</b>	<b>11,533</b>	<b>\$7,600,927 54</b>	<b>\$7,654,386 35</b>	<b>\$1,185,144 09</b>	<b>\$9,132,806 13</b>

\* Has not begun business.

## SEMI-ANNUAL STATEMENT.

273

[illegible]

## REPORT ON SAVINGS BANKS.

## Statement of the Condition of the Savings Banks of the State of New York, etc. — (Concluded).

NAME.	Total resources July 1, 1907.	Due deposits July 1, 1907.	Other liabilities July 1, 1907.	Surplus July 1, 1907.	Open accounts July 1, 1907.	Accounts opened during the year ending with June 30, 1907.	Accounts closed during the year ending with June 30, 1907.	Deposits received during the year ending with June 30, 1907, not including interest credited.	Amount withdrawn during the year ending with June 30, 1907.	Amount of interest credited and paid for the year ending with June 30, 1907.	Current expenses for year ending June 30, 1907.
<b>RICHMOND COUNTY.</b>											
Richmond County Savings Bank.	\$171,591 52	\$166,322 21	.....	\$5,269 31	1,131	297	329	\$131,817 42	\$119,521 77	\$3,885 52	\$2,110 14
West New Brighton											
Eastern Island Sav. Bk., Stapleton	1,345,905 12	1,101,036 47	\$1,709 97	144,259 68	4,005	929	477	546,394 54	517,064 28	35,579 72	10,089 10
Totals.	\$1,416,496 64	\$1,267,358 68	\$1,079 97	\$149,528 99	5,136	1,226	806	\$677,673 96	\$636,585 05	\$39,415 18	\$12,179 24
<b>SCHENECTADY COUNTY.</b>											
Schenectady Savings Bank	\$1,979,310 11	\$1,538,705 95	\$31 40	\$141,123 55	7,220	1,448	1,423	\$656,949 33	\$690,318 67	\$80,221 36	\$6,893 98
<b>SENeca COUNTY.</b>											
Seneca Falls Savings Bank.	\$720,691 48	\$500,000 00	.....	\$11,300 96	1,825	229	819	\$112,000 16	\$102,066 65	\$6,144 95	\$1,739 43
<b>SURFOLK COUNTY.</b>											
Riverhead Savings Bank.	\$2,373,099 46	\$2,151,129 29	.....	\$242,261 17	5,484	939	394	\$675,954 05	\$654,095 03	\$79,001 56	\$7,994 00
Long Harbor Savings Bank.	987,800 29	851,051 19	.....	16,427 30	2,701	186	102	167,728 17	160,452 81	51,073 72	8,201 04
Northold Savings Bank.	2,124,578 05	1,751,120 20	.....	338,531 76	8,259	381	372	381,022 01	373,728 26	57,743 91	6,221 39
Totals.	\$6,085,195 80	\$4,774,185 67	.....	\$462,010 13	11,674	1,557	1,418	\$1,242,780 28	\$1,194,810 30	\$178,505 99	\$16,438 30
<b>TOWNSHIRE COUNTY.</b>											
Township Savings Bank	\$1,344,599 30	\$1,126,843 52	\$73 38	\$204,967 39	3,716	1,429	1,319	\$335,147 12	\$339,308 70	\$30,521 27	\$9,712 84
<b>ULSTER COUNTY.</b>											
Albanyville Savings Bank	\$943,468 69	\$775,945 72	.....	\$167,522 97	3,498	425	261	\$167,522 97	\$152,409 79	\$27,237 92	\$5,710 86
Kingsburg Savings Bank	1,184,913 73	1,036,008 21	.....	148,905 52	2,579	538	494	216,179 81	276,078 16	53,410 49	4,803 10
How Falls Savings Bank	1,141,101 89	1,034,319 79	.....	106,781 99	2,046	344	286	216,039 23	228,772 84	40,398 68	3,940 90
London Savings Bank	1,800,527 05	1,215,204 07	\$35 00	585,293 98	3,869	1,007	842	438,103 86	430,274 63	84,581 99	6,710 40
Shenectady Savings Bank	1,845,665 85	1,515,108 17	.....	330,557 68	2,699	230	136	185,263 65	186,719 43	36,105 52	3,700 40
Ulster Co. Sav. Bank, Kingston.	1,967,600 88	1,594,660 14	.....	\$372,940 74	3,474	364	199	\$15,263 08	\$79,714 68	\$61,669 62	\$7,740 08
Totals.	\$7,408,544 44	\$6,739,064 81	\$35 00	\$801,494 63	20,000	3,364	2,544	\$1,815,369 08	\$1,731,949 84	\$226,643 91	\$30,899 31
<b>WESTCHESTER COUNTY.</b>											
West Chester Sav. Bk., Mt. Vernon	\$502,802 95	\$465,074 36	.....	\$11,728 59	2,080	947	435	\$274,389 97	\$261,061 80	\$14,898 40	\$5,073 45
Greenwich Sav. Bk., Dobbs Ferry.	127,469 43	114,309 30	.....	13,159 13	1,030	84	69	61,137 85	59,579 39	3,844 27	1,043 03
Company Sav. Bk., Putnam Falls	216,811 05	208,515 62	.....	7,295 43	1,207	490	292	181,495 89	153,964 84	9,645 23	2,351 07
Potomac Savings Bank.	2,331,470 15	3,100,816 67	.....	239,035 25	0,389	743	883	\$61,466 88	\$66,772 11	76,774 47	10,309 87

<b>ONEIDA COUNTY.</b>											
Oneida Co. Savings Bank, Rome.	\$385,061 35	\$611,187 71	\$73,873 64	2,084	737	429	\$306,110 54	\$176,164 67	\$17,978 19	\$3,925 87	
Rome Savings Bank .....	1,831,275 15	1,524,436 27	306,338 88	4,007	582	660	305,447 74	574,235 83	49,741 41	8,789 47	
Savings Bank of Utica, The .....	7,457,698 48	6,127,877 66	1,298,889 79	20,776	3,828	2,990	1,776,589 41	1,740,589 80	185,554 97	18,845 45	
Totals .....	\$9,974,034 98	\$8,263,501 64	\$1,678,602 81	26,817	4,647	4,079	\$2,388,117 69	\$2,380,990 80	\$203,269 57	\$31,530 79	
<b>ONONDAGA COUNTY.</b>											
Onondaga Co. Sav. Bk., Syracuse.	\$14,190,398 24	\$12,688,769 69	\$1,501,628 53	84,236	7,583	6,401	\$4,553,306 69	\$4,297,843 80	\$467,065 94	\$41,813 09	
Skaneateles Savings Bank .....	322,759 44	294,817 75	27,881 69	1,687	205	185	182,247 45	174,690 47	9,842 55	2,274 88	
Syracuse Savings Bank. ....	8,969,550 01	8,080,722 98	880,380 98	18,023	3,523	3,088	8,393,905 02	8,346,831 60	296,681 06	38,255 70	
Totals .....	\$23,482,707 69	\$21,064,370 42	\$2,379,891 22	58,946	11,311	9,674	\$8,129,459 16	\$7,812,768 87	\$778,689 55	\$81,843 67	
<b>ORANGE COUNTY.</b>											
Cornwall Savings Bank .....	\$84,307 15	\$78,252 99	\$6,074 76	520	115	88	\$76,401 07	\$70,419 97	\$2,602 43	\$691 04	
Goshen Savings Bank .....	668,507 94	648,579 29	19,858 95	2,051	308	248	133,822 42	133,918 78	28,673 24	2,280 68	
Middletown Savings Bank .....	1,712,127 34	1,607,721 55	104,315 79	6,987	946	800	416,315 10	428,809 51	57,452 10	6,020 92	
Newburgh Savings Bank .....	7,005,621 16	5,810,065 89	1,195,565 27	13,207	1,848	1,324	1,057,548 43	1,153,411 77	211,923 05	20,559 47	
Walden Savings Bank .....	404,027 62	349,314 19	54,713 43	1,669	228	202	96,119 72	92,805 81	12,526 94	1,855 26	
Warwick Savings Bank. ....	791,319 49	727,620 17	63,689 32	2,452	280	251	169,310 88	166,529 23	25,938 98	2,760 80	
Totals .....	\$10,665,800 70	\$9,221,523 48	\$1,444,207 52	26,786	3,215	2,913	\$1,949,517 62	\$2,045,893 97	\$333,922 74	\$34,168 17	
<b>OSWEGO COUNTY.</b>											
Fulton Savings Bank .....	\$576,145 18	\$527,859 11	\$48,036 07	2,497	645	455	\$319,330 43	\$298,032 33	\$18,618 75	\$3,049 68	
Oswego City Savings Bank. ....	1,499,918 40	1,383,359 00	116,559 40	4,318	1,030	885	589,052 48	568,942 83	51,157 45	6,400 68	
Oswego County Savings Bank ..	1,194,429 24	1,880,061 82	106,367 42	3,150	9-2	763	528,869 45	439,312 32	38,848 42	6,743 20	
Totals .....	\$3,270,492 82	\$2,999,279 93	\$270,962 89	9,965	2,637	2,103	\$1,437,292 36	\$1,291,267 48	\$108,604 62	\$16,198 56	
<b>PUTNAM COUNTY.</b>											
Putnam Co. Sav. Bk., Brewster..	\$323,929 12	\$289,860 41	\$34,068 71	1,218	206	217	\$34,491 30	\$33,831 52	\$9,065 72	\$1,909 75	
<b>QUEENS COUNTY.</b>											
College Point Savings Bank .....	\$534,717 80	\$445,728 50	\$38,991 30	1,782	195	173	\$145,373 09	\$148,821 00	\$15,944 13	\$2,571 75	
Jamaica Savings Bank .....	1,314,912 37	1,140,571 37	174,305 45	8,346	486	301	362,795 89	311,562 16	40,229 82	4,748 46	
Long Island City Savings Bank..	1,060,619 88	947,467 76	113,212 12	6,797	2,498	2,107	592,673 40	561,572 32	31,846 18	7,190 86	
Queens Co. Sav. Bank, Flushing.	839,906 88	742,668 81	87,238 07	8,059	460	347	210,497 87	179,263 83	25,971 42	5,587 07	
Roslyn Savings Bank .....	444,210 80	410,870 45	33,256 85	1,285	150	72	122,894 89	82,771 82	13,975 28	1,144 25	
Union Savings Bk. of Patchogue.	28,951 30	28,951 59	2 71	271	277	6	31,965 64	3,203 23	159 17	.....	
Totals .....	\$4,213,382 03	\$3,716,256 48	\$497,006 00	16,540	4,061	3,006	\$1,466,280 78	\$1,280,184 35	\$27,626 00	\$21,242 38	
<b>RENSSELAER COUNTY.</b>											
State Savings Bank, Troy .....	\$1,019 61	\$5,019 61	.....	24	.....	53	\$190 00	\$14,262 51	\$238 32	.....	
Troy Savings Bank .....	8,040,760 99	6,707,171 42	\$1,278,423 09	17,255	3,208	2,931	1,674,834 37	1,586,858 79	216,262 66	\$27,576 21	
Totals .....	\$8,045,780 60	\$6,712,191 03	\$1,278,423 09	17,279	3,208	3,084	\$1,675,024 37	\$1,601,121 80	\$216,500 98	\$27,376 21	



Furt Chester Savings Bank	1,772,414 22	1,522,522 54	117,892 68	2,227	1,157	272,122 27	212,022 22	22,422 22	7,212 02
King and Savings Bank	1,672,422 22	1,461,222 54	211,199 68	2,727	1,727	444,422 12	444,422 12	22,112 22	6,222 02
The Union Savings Bank	214,222 22	222,222 54	12,222 68	1,222	1,222	122,422 02	122,422 02	5,422 22	2,222 02
W'chester County, Massachusetts	2,017,222 22	1,727,012 54	220,217 72	4,222	4,222	212,222 12	212,222 12	22,112 22	6,222 02
W'chester Co., Mass., U.S., Tarrytown	2,272,417 61	2,222,222 54	220,217 72	10,222	777	222,422 27	222,422 27	22,112 22	6,222 02
Yonkers Savings Bank									
Totals	\$12,222,011 21	\$11,722,222 54	\$1,114,177 67	22,422	5,155	\$1,222,222 22	\$1,222,222 22	\$22,422 22	\$22,422 22
Grand totals of the State	\$22,222,222 22	\$21,222,222 54	\$2,222,222 67	22,422	22,422	\$2,222,222 22	\$2,222,222 22	\$22,422 22	\$22,422 22

*Statement of the Condition of the Savings Banks of the*

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
<b>ALBANY COUNTY.</b>				
Albany City Savings Institution, The. ....	\$2,385,857 48	\$2,741,899 80		\$345,000 19
Albany County Savings Bank. ....	5,622,681 70	5,315,947 49	\$30,371 00	276,363 21
Albany Exchange Savings Bank, The. ....	1,579,477 86	1,405,367 17	15,541 94	161,569 75
Albany Savings Bank. ....	22,736,620 08	23,354,086 81		2,372,503 25
Coboes Savings Institution. ....	1,990,427 07	1,813,986 47	180 86	146,260 54
Home Savings Bank of the City of Albany. ....	2,126,922 51	2,021,270 43	1,450 88	104,201 20
Mechanics and Farmers' Sav. Bk., Albany. ....	2,434,214 97	2,028,378 67	16,815 31	389,020 99
Mechanics' Savings Bank, Coboes. ....	888,423 56	795,830 55		92,593 01
Nat. Sav. Bank of the City of Albany, The. ....	9,057,890 82	8,295,761 17		744,089 65
<b>Totals. ....</b>	<b>\$49,511,017 78</b>	<b>\$44,759,387 56</b>	<b>\$84,017 98</b>	<b>\$4,467,611 91</b>
<b>BRANCH COUNTY.</b>				
Binghamton Savings Bank, The. ....	\$2,062,896 14	\$1,997,731 53		\$145,164 59
Chemango Val. Sav. Bk., The, Binghamton. ....	775,484 00	660,859 14		91,624 86
<b>Totals. ....</b>	<b>\$2,838,379 14</b>	<b>\$2,578,590 66</b>		<b>\$229,788 45</b>
<b>CAYUGA COUNTY.</b>				
Auburn Savings Bank. ....	\$2,789,194 44	\$2,378,693 26		\$390,501 18
Cayuga County Savings Bank, Auburn. ....	1,502,379 64	1,509,341 37		142,998 47
<b>Totals. ....</b>	<b>\$4,291,574 08</b>	<b>\$3,888,034 63</b>		<b>\$402,500 55</b>
<b>CHEMUNG COUNTY.</b>				
Elmira Savings Bank. ....	\$65,300 33	\$54,986 56		\$213 77
<b>COLUMBIA COUNTY.</b>				
Hudson City Savings Institution, The. ....	\$2,706,801 25	\$2,397,870 91		\$308,930 34
<b>CORTLAND COUNTY.</b>				
Cortland Savings Bank. ....	\$1,416,747 02	\$1,336,378 44		\$80,368 58
<b>DUTCHESS COUNTY.</b>				
Fishkill Savings Institute. ....	\$213,725 77	\$196,615 19		\$14,002 58
Mattewau Savings Bank. ....	219,244 47	306,294 44	\$1,643 61	11,515 42
Mechanics' Sav. Bk., The, Fishkill-on-Hud. ....	1,684,862 90	1,496,185 15	9,307 95	189,780 80
Pawling Savings Bank. ....	339,022 72	201,633 30	455 00	36,934 42
Poughkeepsie Savings Bank, The. ....	9,305,828 82	8,265,921 92		944,906 90
Rhinebeck Savings Bank. ....	532,222 08	470,628 59		61,593 49
Wappingers Sav. Bank, The, Wapp's Falls. ....	361,668 18	515,097 29	2,900 00	43,660 89
<b>Totals. ....</b>	<b>\$12,558,595 08</b>	<b>\$11,285,546 94</b>	<b>\$14,505 56</b>	<b>\$1,258,543 58</b>
<b>ERIE COUNTY.</b>				
Buffalo Savings Bank, The. ....	\$14,594,773 61	\$12,362,194 56		\$2,232,579 05
Empire State Savings Bank, of Buffalo. ....	710,336 47	673,423 73		36,912 74
Erie County Savings Bank, Buffalo. ....	23,908,342 08	20,453,619 17		2,916,000 91
Western Savings Bank, Buffalo. ....	4,442,645 18	3,970,665 61		471,979 57
<b>Totals. ....</b>	<b>\$43,117,097 34</b>	<b>\$37,460,293 07</b>		<b>\$5,680,802 57</b>
<b>FULTON COUNTY.</b>				
Fulton County Savings Bank, Johnstown. ....	\$64,819 19	\$59,302 01	\$113 67	\$5,404 11
<b>GREENE COUNTY.</b>				
Catskill Savings Bank. ....	\$1,432,133 88	\$1,236,985 61		\$195,148 27
<b>JEFFERSON COUNTY.</b>				
Carthage Savings Bank, The. ....	\$113,248 61	\$110,848 86		\$2,399 75
Jefferson County Savings Bk., Watertown. ....	2,856,459 08	2,567,343 47		289,115 61
Watertown Savings Bank. ....	147,644 19	146,108 47		1,535 72
<b>Totals. ....</b>	<b>\$3,117,952 08</b>	<b>\$2,824,300 80</b>		<b>\$293,651 28</b>
<b>KINGS COUNTY.</b>				
Breevoort Savings Bank, Brooklyn. ....	\$307,949 86	\$392,773 68		\$84,823 82
Brooklyn Savings Bank. ....	57,600,081 46	52,541,778 56		5,118,302 90
Bushwick Savings Bank, The, Brooklyn. ....	1,340,120 35	1,284,508 95		55,611 40
City Savings Bank of Brooklyn, The. ....	693,080 59	678,125 15		15,955 44
Dime Savings Bank, The, Brooklyn. ....	23,347,081 16	21,966,440 47		1,380,640 69
Dime Savings Bk. of Williamsburgh, The, Brooklyn. ....	3,069,494 05	2,841,408 19		228,085 86
East Brooklyn Savings Bank, Brooklyn. ....	2,780,742 84	2,538,019 38		242,723 46
Eastern District Savings Bank of the City of Brooklyn. ....	122,529 58	121,810 88		718 70
East New York Savings Bank, Brooklyn. ....	1,014,487 26	901,989 17	\$7,500 00	104,998 09
German Sav. Bk., Kings Co., Brooklyn. ....	3,603,828 62	3,166,470 98		437,357 64

*State of New York on the morning of January 1, 1898.*

Number of open accounts January 1, 1896	Number of accounts opened or reopened in the year 1897	Number of accounts closed in the year 1897.	Amount deposited during the year 1897, not including interest credited for that period.	Amount withdrawn during year 1897.	Amount of interest credited and paid for the year 1897.	Salaries paid for the year 1897.	Expenses other than salaries for the year 1897.
4,325	754	622	\$709,776 87	\$623,390 21	\$28,482 69	\$7,000 00	\$3,000 00
7,843	1,081	1,154	1,705,280 47	1,345,836 04	191,214 89	6,505 02	4,708 62
1,994	578	297	948,866 40	876,422 16	49,828 25	4,999 92	3,007 93
82,520	6,798	8,900	4,928,202 71	4,045,231 63	740,647 41	31,197 54	17,891 50
5,041	1,019	693	631,682 89	463,600 67	69,378 04	3,100 00	1,998 80
3,434	1,078	663	825,434 54	618,310 59	66,942 15	4,250 00	5,412 10
4,684	638	552	330,783 23	351,580 87	75,343 47	2,634 00	2,919 63
1,610	301	269	187,366 70	190,930 35	29,968 57	2,430 00	531 69
11,118	2,302	2,042	2,496,834 74	2,197,519 66	301,859 99	10,200 00	6,451 08
72,564	12,710	10,001	\$12,154,716 56	\$10,080,551 46	\$1,519,612 26	\$72,902 48	\$45,229 51
8,443	1,574	743	\$1,216,615 69	\$954,594 50	\$56,061 80	\$7,200 00	\$2,896 40
6,806	283	813	174,635 93	179,163 21	9,674 99	4,400 00	3,176 54
15,449	1,807	1,580	\$1,899,281 62	\$1,132,767 71	\$96,436 29	\$11,000 00	\$3,006 94
8,609	1,602	1,294	\$975,064 10	\$837,385 39	\$76,189 73	\$8,730 00	\$4,021 11
5,667	1,672	1,014	785,083 69	697,545 75	42,067 48	4,862 50	2,623 06
14,285	2,074	2,805	\$1,780,172 79	\$1,384,831 17	\$118,177 21	\$13,592 50	\$5,646 14
873	244	119	\$96,683 16	\$90,086 94	\$651 33	\$79 96	\$2,603 23
4,984	1,219	1,083	\$686,754 31	\$532,711 79	\$76,844 69	\$7,216 66	\$1,622 88
5,908	1,506	1,119	\$678,713 13	\$562,547 12	\$45,184 27	\$4,400 00	\$1,605 53
661	55	41	\$29,510 36	\$22,060 38	\$7,233 64	\$723 00	\$821 26
741	187	114	74,586 12	54,113 89	6,772 80	600 00	682 62
2,617	436	324	318,901 04	295,111 89	54,061 08	4,960 56	1,971 71
1,159	164	154	67,792 80	61,785 53	10,701 76	880 00	517 11
13,460	2,166	1,665	1,674,121 36	1,510,554 86	63,427 44	10,779 66	5,991 93
1,389	266	190	87,709 41	84,767 66	15,701 40	2,258 50	636 56
1,219	305	156	115,190 41	101,014 93	10,969 79	1,900 00	532 91
27,725	3,441	2,676	\$2,367,760 60	\$2,219,408 14	\$409,517 89	\$21,782 56	\$11,159 70
26,087	5,075	4,724	\$4,114,780 20	\$3,682,727 75	\$452,010 46	\$31,670 00	\$7,341 68
3,874	891	1,041	949,632 10	802,506 78	22,824 73	3,918 43	4,081 68
51,017	11,648	9,270	8,058,536 31	7,449,009 76	746,469 18	45,470 00	53,267 05
7,772	1,190	1,063	1,529,240 72	1,306,298 89	144,715 26	13,556 14	4,265 49
80,200	18,784	16,098	\$14,043,749 25	\$12,804,931 13	\$1,866,008 62	\$94,412 57	\$54,995 80
576	...	305	\$18,210 01	\$54,429 62	\$2,247 14	.....	\$303 99
3,687	717	778	\$348,695 05	\$298,939 65	\$86,713 27	\$3,000 00	\$1,099 08
761	186	98	\$57,745 55	\$35,748 29	\$3,833 80	\$200 00	\$269 33
12,236	1,897	1,412	911,389 73	807,844 31	37,607 88	7,313 34	4,964 46
466	811	200	143,783 10	52,009 64	3,806 68	104 00	808 95
13,678	2,884	1,610	\$1,082,920 38	\$95,102 74	\$96,047 86	\$7,417 34	\$5,440 73
2,244	806	.....	\$349,630 05	\$289,812 35	\$18,878 63	\$1,572 00	\$1,383 76
67,221	8,409	8,001	8,402,131 95	7,648,219 82	1,111,136 28	54,724 30	30,534 00
4,511	1,242	698	687,949 78	493,904 21	40,910 12	4,177 00	1,889 86
3,386	815	701	847,166 89	294,119 54	22,217 64	8,495 28	1,918 81
69,389	8,636	7,935	5,679,480 64	5,162,118 13	792,021 61	42,762 58	17,940 60
7,931	3,020	1,908	1,378,174 57	662,430 41	96,992 90	10,660 00	2,919 68
9,379	1,981	1,638	864,233 68	682,860 96	83,631 76	10,360 00	4,723 43
1,486	1,113	818	140,324 67	79,679 27	2,914 22	.....	883 51
8,906	880	889	389,011 80	350,742 64	38,970 84	4,560 00	1,086 03
9,619	1,840	1,184	1,084,591 39	965,336 20	106,999 96	9,680 00	24,780 04



## Statement of the Condition of the Savings Banks of the

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
<b>KINGS COUNTY--(Continued).</b>				
German Savings Bank of Brooklyn, The	\$4,410,037 95	\$4,060,284 54	\$34,022 86	\$325,731 55
Greater New York Savings Bank, Brooklyn.	17,355 41	17,354 44	.....	10 97
Greenpoint Savings Bank, The, Brooklyn.	3,281,850 68	2,780,084 83	.....	421,364 21
Kings County Sav. Inst'n, The, Brooklyn.	6,423,266 89	5,855,796 19	.....	567,470 30
South Brooklyn Sav. Inst'n, The, Brooklyn.	16,286,590 08	14,131,624 25	.....	2,154,965 73
Williamsburgh Savings Bank, Brooklyn.	87,484,382 14	80,385,020 11	.....	7,129,362 03
<b>Totals</b>	<b>\$142,356,371 95</b>	<b>\$125,780,886 93</b>	<b>\$41,772 88</b>	<b>\$15,534,762 14</b>
<b>MADISON COUNTY</b>				
Onondaga Savings Bank, The, Onondaga	\$1,027,291 88	\$910,313 94	\$6,380 24	\$110,647 70
<b>MONTGOMERY COUNTY</b>				
East Side Savings Bank, Rochester	\$8,347,876 32	\$3,112,151 86	\$9,000 00	\$5,226,724 46
Mechanics' Savings Bank of Rochester	2,288,044 79	2,062,917 24	6,724 67	228,402 88
Monroe County Savings Bank, Rochester	11,467,526 09	9,839,859 43	33,000 00	1,594,666 66
Rochester Savings Bank	18,639,284 69	16,822,342 69	55,197 44	1,761,744 56
<b>Totals</b>	<b>\$36,678,681 29</b>	<b>\$31,924,270 94</b>	<b>\$108,922 81</b>	<b>\$4,531,438 04</b>
<b>MONTGOMERY COUNTY.</b>				
Amsterdam Savings Bank	\$1,057,832 37	\$1,003,370 87	.....	\$54,461 50
<b>NEW YORK COUNTY.</b>				
American Savings Bank, The, New York	\$941,757 71	\$908,554 32	\$300 00	\$33,193 39
Bank for Savings in the City of N. Y. The	62,790,008 26	58,486,446 30	.....	4,303,561 96
Bowery Savings Bank, The, New York	72,267,920 85	62,849,489 43	.....	9,418,431 42
Broadway Savings Institution, New York	6,830,994 21	5,537,003 36	.....	1,293,990 85
Citizens' Savings Bank of the City of N. Y.	12,771,175 06	11,261,958 74	.....	1,509,216 32
Dollar Savings Bank, New York	406,128 61	408,704 55	.....	2,424 06
Dry Dock Savings Institution, New York	21,461,687 92	19,358,678 08	.....	2,103,009 84
East River Savings Institution, New York	15,867,558 31	13,612,543 10	.....	2,255,015 21
Emigrant Industrial Savings Bk., The, N. Y.	61,112,028 31	52,197,900 29	.....	8,914,128 02
Excelsior Savings Bank, New York	2,185,454 83	2,101,923 71	.....	83,531 12
Franklin Sav. Bk. of the City of N. Y. The	7,965,312 82	7,684,004 92	.....	281,307 90
German Sav. Bk. of the City of N. Y. The	44,193,196 61	40,438,681 25	.....	3,754,515 36
Greenwich Savings Bank, The, New York	38,834,411 56	34,912,333 18	784 33	3,921,078 38
Harlem Savings Bank, New York	7,815,178 44	7,255,564 41	.....	559,614 03
Inst. for the Sav. of Helpless Clerks, N. Y.	9,049,468 62	8,099,023 54	.....	950,445 08
Irving Savings Institution, New York	7,363,814 62	7,167,714 42	.....	196,100 20
Italian Savings Bank of the City of N. Y.	66,275 07	66,652 72	.....	322 35
Manhattan Savings Institution, The, N. Y.	9,700,165 74	8,626,298 77	.....	1,073,866 97
Metropolitan Savings Bank, New York	6,101,884 96	5,526,712 20	.....	575,172 76
New York Savings Bank	13,679,986 23	11,545,869 70	.....	2,134,116 53
North River Savings Bank, New York	4,136,195 30	3,847,881 67	.....	288,313 63
Seamen's Bank for Savings, New York	47,496,148 18	30,365,273 49	.....	17,130,874 69
Twelfth Ward Savings Bank, New York	943,518 39	938,574 46	.....	4,943 93
Union Dime Savings Institution, N. Y.	17,878,546 03	16,881,424 68	172 06	997,121 35
United States Sav. Bank of the City of N. Y.	507,153 33	306,151 00	.....	201,002 33
Washington Savings Bank, New York	.....	522,303 65	.....	.....
West Side Savings Bank, New York	543,443 26	.....	.....	21,139 61
<b>Totals</b>	<b>\$472,197,817 99</b>	<b>\$416,160,584 00</b>	<b>\$1,436 36</b>	<b>\$56,036,967 71</b>
<b>NIAGARA COUNTY</b>				
Farm. and Mechanics' Sav. Bk. of Lockport	\$1,667,543 74	\$1,515,115 39	.....	\$152,428 35
Niagara County Sav. Bank, Niagara Falls	161,778 26	159,432 06	\$4 33	2,346 20
<b>Totals</b>	<b>\$1,829,322 00</b>	<b>\$1,674,547 45</b>	<b>\$4 33</b>	<b>\$154,774 55</b>
<b>ONEIDA COUNTY</b>				
Onondaga County Savings Bank, The, Rome	\$740,850 57	\$663,658 54	.....	\$77,192 03
Rome Savings Bank	1,441,561 85	1,541,822 39	.....	100,260 46
Savings Bank of Utica	7,800,361 09	6,869,697 08	\$22,062 47	908,601 54
<b>Totals</b>	<b>\$9,982,773 51</b>	<b>\$8,935,178 01</b>	<b>\$24,124 94</b>	<b>\$1,078,054 03</b>
<b>ONONDAGA COUNTY</b>				
Onondaga Co. Sav. Bank, The, Syracuse	\$14,976,736 47	\$13,430,374 86	\$2,815 44	\$1,543,546 17
Skaneateles Savings Bank, The	1,441,561 85	1,541,822 39	.....	100,260 46
Syracuse Savings Bank	2,434,105 72	2,435,529 47	188,772 84	1,008,573 41
<b>Totals</b>	<b>\$18,852,404 04</b>	<b>\$17,407,726 72</b>	<b>\$21,588 28</b>	<b>\$2,652,380 04</b>
<b>ORANGE COUNTY</b>				
Cornwall Savings Bank, The	\$82,613 47	\$76,178 75	.....	\$6,434 72
Goshen Savings Bank	674,426 33	668,910 04	\$50 29	5,466 00
Middletown Savings Bank	1,782,371 11	1,676,148 79	.....	1,056,222 32
Newburgh Savings Bank	7,222,941 67	6,082,367 70	.....	1,140,573 97

\* Has not been

## State of New York, January 1, 1898 — (Continued).

Number of open accounts January 1, 1897.	Number of accounts opened or reopened in the year 1897.	Number of accounts closed in the year 1897.	Amount deposited during the year 1897, not including interest credited for that period.	Amount withdrawn during year 1897.	Amount of interest credited and paid for the year 1897.	Salaries paid for the year 1897.	Expenses other than salaries for the year 1897.
15,735	3,163	2,463	\$1,688,900 75	\$1,482,330 62	\$123,748 06	\$22,840 00	\$5,891 66
183	222	89	26,537 94	9,477 24	143 74	...	...
9,172	1,591	1,572	855,847 13	967,387 58	94,933 40	18,890 00	1,039 23
11,084	1,636	1,567	1,698,132 78	1,418,697 58	269,456 76	13,360 00	7,183 03
29,989	4,362	4,406	5,673,476 41	5,485,784 44	514,528 79	36,167 98	7,176 57
75,233	10,636	9,267	7,936,018 48	7,347,274 19	1,030,536 60	65,268 67	13,930 63
297,089	50,975	43,074	\$35,136,466 57	\$31,685,034 99	\$4,334,096 41	\$28,092 96	\$11,182 62
3,945	932	676	\$314,707 63	\$305,667 26	\$29,746 33	\$2,632 26	\$1,230 47
7,518	1,632	1,643	\$1,573,645 12	\$1,175,119 26	\$111,537 21	\$12,430 00	\$7,068 80
8,765	434	463	821,832 70	811,912 42	74,828 10	9,408 31	4,549 66
19,736	4,246	5,013	3,543,394 15	3,081,082 69	358,665 62	28,444 73	9,194 38
26,374	7,284	5,908	4,766,159 15	4,178,310 04	628,000 61	31,111 67	23,431 22
66,872	14,116	10,944	\$10,605,908 11	\$9,297,245 61	\$1,167,981 74	\$91,414 74	\$45,238 53
5,542	1,639	1,163	\$540,909 90	\$422,183 80	\$28,115 73	\$2,100 01	\$1,567 68
4,179	643	762	\$344,905 82	\$356,107 11	\$27,306 76	\$65,330 00	\$1,719 53
126,031	17,975	14,124	9,747,892 76	9,865,384 19	2,000,752 25	51,190 00	16,519 53
119,283	20,769	10,039	13,384,344 48	11,897,891 81	2,366,842 69	76,432 19	40,005 06
8,299	1,185	1,000	1,397,300 01	1,341,015 11	191,038 12	14,193 32	5,376 60
31,010	7,510	7,671	3,774 34 87	3,914,802 69	348,577 48	42,330 00	19,572 61
5,199	2,348	868	402,917 06	315,062 40	11,115 12	1,319 00	1,644 79
54,908	13,014	12,401	6,016,181 64	5,782,447 73	624,260 88	43,289 61	17,896 03
16,152	3,449	4,572	4,000,933 70	3,421,050 99	491,927 30	26,400 00	2,391 30
89,747	14,557	13,028	13,995,733 18	14,125,300 62	1,614,198 91	87,190 00	40,234 53
7,696	2,226	1,647	1,329,433 51	1,052,046 63	61,171 07	10,829 06	7,461 27
26,908	5,574	4,412	2,540,497 42	2,476,899 58	2,7,627 34	25,230 00	6,333 83
34,395	17,324	18,098	11,791,079 81	9,591,940 25	1,421,196 52	73,544 43	79,441 81
69,679	15,318	10,925	5,486,081 66	4,434,181 50	1,116,328 89	55,549 83	20,609 83
27,363	7,316	5,811	9,219,080 58	2,839,394 15	345,682 29	21,450 30	3,183 61
13,746	1,995	1,719	2,541,042 19	2,940,065 64	261,501 70	30,327 45	7,535 15
13,975	2,454	1,842	2,310,128 16	1,17,145 21	234,567 29	20,700 00	6,261 47
634	262	112,540 79	112,540 79	60,147 51	1,171 26	...	...
19,765	2,947	2,493	2,980,791 19	2,352,521 94	271,045 28	26,830 00	27,626 70
10,160	1,656	1,073	1,442,479 27	1,397,984 54	193,857 32	21,921 32	5,770 01
30,414	4,262	2,917	5,317,267 82	2,941,116 88	404,965 85	36,910 00	7,649 18
12,397	2,441	2,012	1,887,178 25	1,275,117 14	119,164 11	15,060 00	4,900 00
53,460	10,470	8,924	7,639,007 81	6,940,506 96	1,436,722 62	56,660 83	23,645 26
6,144	2,991	1,953	740,218 51	623,364 24	25,846 06	3,474 96	4,536 52
65,947	14,597	11,614	5,840,929 77	5,119,359 44	642,976 65	50,074 25	23,772 56
5,364	1,895	1,699	396,112 04	339,976 60	15,275 64	3,694 30	5,091 38
3,630	672	598	3,597 19	290,006 91	16,090 59	3,900 00	1,925 86
929,632	176,392	140,842	\$107,717,174 13	\$94,161,741 56	\$14,227,497 81	\$924,026 49	\$340,234 12
5,032	1,476	1,249	\$1,082,924 19	\$976,699 78	\$61,278 06	\$5,534 00	\$1,456 97
757	249	179	111,433 11	99,412 16	5,393 06	1,020 00	444 19
5,789	1,725	1,428	\$1,193,781 29	\$1,175,511 91	\$36,661 11	\$8,534 00	\$1,901 16
2,215	688	420	\$270,065 80	\$191,076 28	\$19,793 23	\$2,991 67	\$1,491 87
4,064	600	540	323,292 72	324,417 70	50,500 70	5,402 77	5,678 39
21,272	3,437	2,736	1,832,714 35	1,654,816 35	20,448 59	12,033 16	5,142 36
27,121	4,735	3,719	\$2,446,641 80	\$2,112,640 31	\$270,742 52	\$1,927 60	\$1,310 62
26,533	8,652	6,322	\$5,153,000 06	\$4,301,011 70	\$157,503 11	\$25,568 57	\$29,379 11
1,775	266	181	184,334 21	176,114 75	8,623 85	1,300 00	842 88
16,367	3,304	2,721	3,682,619 61	3,229,321 55	309,170 49	19,675 00	14,947 72
65,874	13,122	9,223	\$9,019,989 83	\$7,699,741 00	\$808,907 54	\$46,543 57	\$49,179 71
977	111	80	\$93,226 89	\$99,537 22	\$2,578 24	\$55 00	\$146 83
2,084	301	238	129,087 58	145,791 40	25,867 86	1,560 00	643 01
7,082	1,008	790	427,841 82	982,948 65	56,770 06	4,000 00	1,949 19
16,366	1,638	1,248	1,169,401 91	1,115,881 02	215,005 06	15,700 00	4,261 06

see balance.

*Statement of the Condition of the Savings Banks of the*

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
<b>ORANGE COUNTY - (Continued)</b>				
Walden Savings Bank, .....	\$418,250 11	\$280,975 57	.....	\$57,374 44
Warwick Savings Bank, .....	805,817 08	741,055 94	.....	65,561 14
Totals .....	\$10,990,251 97	\$9,338,821 89	\$20 28	\$1,451,409 80
<b>OSWEGO COUNTY.</b>				
Fulton Savings Bank, .....	\$606,178 66	\$534,421 86	\$612 80	\$51,142 30
Oswego City Savings Bank, .....	1,520,547 10	1,602,908 24	.....	127,379 08
Oswego County Savings Bank, The, .....	1,212,832 79	1,101,150 54	.....	111,682 25
Totals .....	\$3,339,558 55	\$3,048,540 64	\$612 80	\$280,405 11
<b>PUTNAM COUNTY.</b>				
Putnam County Savings Bank, Brewster, .....	\$323,754 66	\$303,366 85	.....	\$20,387 81
<b>QUEENS COUNTY.</b>				
College Point Savings Bank, .....	\$547,401 59	\$457,638 61	.....	\$89,762 98
Jamaica Savings Bank, .....	1,462,450 45	1,275,110 28	.....	187,340 17
Long Island City Savings Bank, The, .....	1,144,188 08	1,024,285 81	.....	119,902 27
Queens County Savings Bank, Flushing, .....	689,297 77	789,217 97	.....	80,080 80
Rosely Savings Bank, The, .....	489,455 09	454,820 08	.....	34,635 01
Union Savings Bank of Patchogue, .....	6,346 91	66,078 00	.....	288 91
Totals .....	\$4,878,139 84	\$4,067,154 65	.....	\$511,985 19
<b>RENSSELAER COUNTY.</b>				
State Savings Bank, Troy, .....	\$28 11	\$79 11	.....	.....
Troy Savings Bank, The, .....	8,280,106 61	6,906,042 43	\$101,932 47	\$1,322,061 91
Totals .....	\$8,280,234 92	\$6,906,070 54	\$101,932 47	\$1,322,061 91
<b>RICHMOND COUNTY.</b>				
Richmond Co. Sav. Bk., West New Brighton, .....	\$123,690 02	\$185,369 24	.....	\$5,420 75
Statens Island Savings Bank, The, Stapleton, .....	1,330,091 72	1,132,411 67	.....	147,680 05
Totals .....	\$1,523,781 74	\$1,377,680 91	.....	\$156,100 83
<b>SCHENECTADY COUNTY.</b>				
Schenectady Savings Bank, The, .....	\$2,114,549 75	\$1,970,358 28	\$1 47	\$144,239 05
<b>SENECA COUNTY.</b>				
Seneca Falls Savings Bank, The, .....	\$242,267 06	\$229,543 00	.....	\$12,724 06
<b>SUFFOLK COUNTY.</b>				
Riverhead Savings Bank, .....	\$2,493,134 43	\$2,235,361 78	.....	\$257,772 65
Sag Harbor Savings Bank, .....	996,636 85	893,732 83	.....	102,904 02
Southold Savings Bank, .....	2,228,372 99	1,875,971 98	.....	352,401 11
Totals .....	\$5,698,144 27	\$5,005,065 99	.....	\$693,078 28
<b>TOMPKINS COUNTY.</b>				
Ithaca Savings Bank, .....	\$1,409,682 14	\$1,308,197 17	\$187 61	\$206,207 36
<b>ULSTER COUNTY.</b>				
Ellenville Savings Bank, .....	\$971,784 09	\$9,6324 75	\$10 50	\$95,445 84
Kingston Savings Bank, .....	1,198,211 81	1,096,509 66	.....	101,702 15
New Paltz Savings Bank, .....	1,132,617 15	1,061,662 80	.....	70,954 35
Rondout Savings Bank, .....	1,440,222 12	1,281,496 03	.....	158,726 09
Saugerties Savings Bank, .....	977,891 62	832,695 66	.....	145,195 96
Ulster County Savings Institution, Kingston, .....	2,630,045 51	1,837,158 13	.....	792,887 38
Totals .....	\$7,670,281 78	\$7,102,847 83	\$10 50	\$567,423 45
<b>WESTCHESTER COUNTY.</b>				
East Chester Savings Bank, Mt. Vernon, .....	\$539,181 48	\$519,634 95	.....	\$19,546 53
Greenburgh Savings Bank, The, Dobbs Ferry, .....	180,692 20	151,063 44	.....	29,628 76
Home Savings Bank, The, White Plains, .....	358,869 48	349,527 23	.....	9,342 25
Peekskill Savings Bank, .....	2,414,982 89	2,191,111 41	.....	223,871 48
Peoples Savings Bank, The, Yonkers, .....	1,765,282 12	1,662,908 40	.....	102,373 72
Port Chester Savings Bank, The, .....	1,152,994 43	1,029,530 49	.....	123,463 94
Ring Ring Savings Bank, .....	1,720,465 82	1,503,179 97	.....	217,285 85
Union Savings Bank of Westchester County, Mamaroneck, .....	278,484 66	222,408 67	\$27 75	56,075 99
Westchester Co. Sav. Bank, Tarrytown, .....	2,076,211 59	1,805,890 41	.....	270,321 18
Yonkers Savings Bank, Yonkers, .....	2,961,596 94	2,742,177 07	.....	219,419 87
Totals .....	\$18,324,786 26	\$17,431,879 14	\$27 75	\$892,907 37
Grand totals of the State .....	\$69,751,344 02	\$66,684,918 15	\$640,105 49	\$3,426,320 38

## ANNUAL STATEMENT.

281

State of New York, January 1, 1898 — (Concluded).

Number of open accounts January 1, 1898	Number of accounts opened or reopened in the year 1897.	Number of accounts closed in the year 1897.	Amount deposited during the year 1897, not including interest credited for that period.	Amount withdrawn during year 1897.	Amount of interest credited and paid for the year 1897.	Salaries paid for the year 1897.	Expenses other than salaries for the year 1897.
1,708	285	177	\$78,092 12	\$69,277 01	\$12,697 27	\$1,500 00	\$638 17
2,476	361	280	164,948 91	168,167 01	26,508 80	2,150 00	590 66
27,185	3,849	2,808	\$2,078,184 17	\$1,669,843 29	\$289,511 37	\$25,425 00	\$21,652 68
2,602	781	556	\$386,126 28	\$301,912 97	\$19,672 43	\$3,000 00	\$480 09
4,368	1,000	906	554,518 35	549,734 22	49,986 74	4,620 00	1,659 62
5,207	986	811	519,832 25	480,280 08	35,020 35	4,600 00	2,841 96
10,169	2,737	2,273	\$1,407,471 85	\$1,331,969 27	\$106,678 50	\$12,120 00	\$4,001 00
1,233	206	208	\$80,553 54	\$81,964 00	\$9,340 61	\$1,400 00	\$1,449 63
1,821	210	158	\$147,402 54	\$137,749 70	\$16,411 16	\$1,900 00	\$697 00
5,544	573	354	432,398 32	334,381 12	42,698 00	3,672 75	1,040 34
7,908	2,750	2,062	631,230 58	590,364 34	33,897 63	5,980 00	1,238 63
5,153	462	367	236,124 87	192,531 29	27,011 77	3,300 00	2,017 22
1,811	166	89	144,184 21	80,440 97	15,111 89	824 00	870 60
530	561	81	80,582 32	21,419 57	915 03	.....	.....
17,542	4,747	2,981	\$1,680,777 64	\$1,512,686 79	\$125,585 00	\$15,878 75	\$5,462 66
1	.....	35	\$150 00	\$8,899 83	\$5 27	.....	.....
17,559	3,998	2,720	1,701,004 84	1,527,282 02	221,144 19	\$14,432 00	\$12,625 28
17,560	3,998	2,735	\$1,701,754 84	\$1,536,131 35	\$221,239 45	\$14,432 00	\$12,625 28
1,192	417	306	\$130,987 03	\$111,029 67	\$4,234 75	\$1,630 00	\$1,003 93
5,090	591	466	374,616 62	501,126 57	37,308 99	5,450 00	3,734 99
6,282	1,408	772	\$1,404,843 65	\$912,156 24	\$41,538 74	\$6,980 00	\$4,882 91
7,666	1,291	1,261	\$993,217 06	\$614,421 76	\$63,142 08	\$4,900 00	\$1,154 60
1,419	398	308	\$127,077 74	\$106,291 68	\$6,396 32	\$1,400 00	\$395 66
5,698	777	629	\$590,280 69	\$499,565 68	\$61,599 84	\$5,072 30	\$2,749 83
2,639	304	147	182,585 39	156,069 69	32,400 65	2,940 00	618 34
5,390	456	370	426,262 06	380,332 54	69,412 67	3,520 00	1,531 27
11,665	1,437	1,140	\$1,169,064 13	\$1,066,006 16	\$139,507 66	\$11,972 30	\$4,069 74
5,942	1,497	1,259	\$565,162 37	\$325,904 81	\$28,060 48	\$6,118 00	\$4,066 36
3,604	414	278	\$174,177 89	\$145,062 08	\$27,825 25	\$2,963 33	\$2,823 58
2,653	609	406	380,251 08	349,875 20	54,784 06	2,800 00	1,767 90
2,064	314	253	177,575 86	244,441 77	40,253 04	2,666 66	1,158 27
.....	290	719	464,126 30	436,475 63	39,849 73	4,124 91	2,293 21
.....	810	296	181,063 77	180,499 03	26,708 96	1,650 00	917 00
5,579	560	780	455,213 87	414,260 43	62,591 90	4,780 00	5,284 15
20,580	3,476	2,698	\$1,812,907 91	\$1,776,604 54	\$232,007 84	\$18,524 90	\$13,754 11
2,949	626	475	\$276,918 91	\$239,340 34	\$15,839 84	\$2,965 02	\$817 14
899	199	121	24,043 82	55,812 56	4,261 30	850 00	887 17
1,423	491	253	197,321 97	129,411 00	10,616 89	1,680 00	661 33
5,711	724	530	616,711 54	614,565 98	78,430 84	5,351 06	2,519 31
5,678	1,022	1,172	636,419 20	516,201 25	67,622 47	5,628 00	1,770 97
4,400	831	688	445,410 8	469,412 53	31,659 66	4,850 00	1,450 10
3,823	680	459	477,215 28	426,062 55	54,062 81	4,400 00	1,537 67
1,369	227	180	182,566 54	119,380 74	5,701 97	2,570 00	830 00
4,296	643	544	543,143 03	581,472 53	65,467 66	2,250 00	4,307 63
10,379	1,161	696	639,988 67	644,570 09	97,648 91	9,013 98	6,697 26
40,661	7,166	5,012	\$1,008,656 14	\$1,749,583 89	\$431,746 95	\$41,733 61	\$21,499 37
1,003,280	841,066	272,079	\$217,563,359 69	\$195,603,340 65	\$25,551,752 97	\$1,650,269 21	\$765,798 39

## REPORT ON SAVINGS BANKS.

## Condition of the Savings Banks in Aggregate by Counties, January 1, 1898.

COUNTIES.	Face Value.					
	Bonds and mortgages.	United States bonds.	District of Columbia 3.05 bonds.	New York State bonds.	Bonds of other States.	Cities in other States.
Albany.....	\$21,187,884 74	\$2,106,000 00	.....	\$765,034 80	\$4,516,869 45	\$11,138,094 41
Broome.....	1,105,945 00	281,000 00	.....	170,000 00	131,000 00	688,421 02
Chenango.....	1,774,014 75	482,000 00	\$180,000 00	.....	.....	504,019 28
Chemung.....	21,235 00	.....	.....	.....	.....	.....
Columbia.....	1,085,840 00	100,000 00	.....	10,191 00	217,000 00	380,495 96
Cortland.....	630,000 00	100,000 00	.....	124,222 48	.....	80,000 00
Dutchess.....	4,814,054 50	713,000 00	6,000 00	1,282,877 69	402,305 05	1,640,359 46
Essex.....	22,806,069 00	4,541,000 00	1,250,000 00	447,843 00	955,000 00	4,068,780 88
Fulton.....	35,630 00	.....	.....	.....	.....	.....
Greene.....	397,085 31	140,000 00	.....	78,809 00	190,000 00	590,004 48
Jefferson.....	1,402,088 35	101,000 00	.....	.....	81,000 00	200,302 28
Kings.....	12,471,217 80	15,707,000 00	1,815,000 00	7,084,805 00	7,510,200 00	26,071,042 70
Madison.....	420,354 00	78,500 00	.....	55,000 00	16,000 00	106,000 00
Monroe.....	18,103,625 00	8,861,000 00	100,000 00	1,115,000 00	1,224,000 00	8,068,899 00
Montgomery.....	547,782 82	10,000 00	.....	28,000 00	22,000 00	304,000 00
New York.....	102,480,146 27	65,103,100 00	1,467,800 00	30,520,749 87	34,412,374 75	65,514,064 86
Niagara.....	628,971 00	125,000 00	.....	257,505 00	45,000 00	147,200 00
Oneida.....	8,250,377 98	1,431,500 00	174,000 00	955,300 00	549,000 00	1,704,000 00
Oranget.....	13,682,050 00	1,772,000 00	214,000 00	528,212 71	625,000 00	2,082,000 00
Orange.....	4,046,307 00	805,200 00	.....	41,250 96	365,000 00	2,035,017 00
Oswego.....	478,785 00	45,000 00	.....	201,002 51	10,000 00	286,804 19
Putnam.....	129,460 00	25,000 00	.....	116,000 00	35,000 00	63,000 00
Queens.....	2,010,080 00	110,000 00	38,000 00	1,415,000 00	708,000 00	2,156,500 00
Rensselaer.....	975,625 00	45,000 00	.....	60,000 00	.....	87,397 81
Richmond.....	324,570 00	360,000 00	88,000 00	.....	200,000 00	.....
Schenectady.....	185,860 67	.....	.....	.....	.....	.....
Saratoga.....	3,174,575 65	136,000 00	275,000 00	101,862 71	40,000 00	814,000 00
Schoharie.....	188,000 00	.....	.....	98,000 00	.....	64,000 00
Tompkins.....	8,070,841 00	160,000 00	.....	8,014,004 32	100,000 00	857,413 46
Ulster.....	8,082,153 48	708,700 00	90,000 00	392,000 00	294,486 05	1,704,000 00
Westchester.....	6,100,446 74	.....	.....	.....	.....	.....
Totals.....	\$824,048,001 00	\$100,704,400 00	\$15,040,000 00	\$825,070,070 00	\$152,300,425 00	\$128,405,519 80
						\$925,002,079 80
						\$24,001,000 00

Condition of the Savings Banks in Aggregate by Counties, etc.—(Continued).

ANNUAL STATEMENT.

283

COUNTIES.	PAR VALUE.		Total par value of stocks and bonds.	Estimated market value of stocks and bonds.	Amount of stocks and bonds at cost.	Loans upon pledge of securities.	Banking houses and lots at estimated market value.	Other real estate at estimated market value.	Cash on deposit in banks and trust companies.
	Bonds of villages in this State.	School district bonds.							
Albany .....	\$1,458,991 22	\$228,375 00	\$21,973,806 51	\$24,100,515 73	\$24,252,102 82	.....	\$243,249 17	\$132,002 16	\$2,976,455 70
Broome .....	29,500 00	.....	1,216,921 92	1,207,584 84	1,271,811 90	.....	.....	43,685 00	346,500 01
Cayuga .....	171,500 00	120,500 00	1,800,049 22	1,967,692 94	1,894,880 24	.....	120,000 00	26,582 66	347,960 78
Chemung .....	.....	.....	.....	.....	.....	.....	.....	.....	36,77 04
Columbia .....	168,400 00	3,750 00	1,193,234 55	1,254,044 57	1,237,632 57	\$10,500 00	10,000 00	19,000 00	205,987 87
Cortland .....	131,826 59	59,450 00	525,190 02	553,543 18	551,624 48	.....	.....	11,850 00	113,365 66
Dutchess .....	801,854 60	277,500 00	5,922,476 71	6,349,045 50	6,024,073 62	72,490 53	85,250 00	96,699 25	765,208 69
Erie .....	.....	122,000 00	12,548,572 49	13,545,059 30	13,501,412 04	2,000 00	1,444,902 98	103,115 18	3,723,618 50
Fulton .....	14,000 00	.....	22,000 00	22,434 33	22,590 00	.....	.....	.....	5,655 47
Greene .....	158,000 00	27,500 00	879,264 42	946,630 57	946,904 54	.....	.....	8,000 00	66,963 99
Jefferson .....	74,600 00	66,400 00	943,612 23	994,634 31	981,852 68	800 00	75,000 00	4,253 11	343,622 97
Kings .....	857,700 00	232,450 00	70,069,044 49	78,051,127 11	73,557,047 72	50,000 00	1,659,000 00	853,663 54	7,227,176 54
Madison .....	136,000 00	19,750 00	478,250 00	477,037 50	490,007 87	.....	27,000 00	7,887 00	63,819 71
Monroe .....	141,000 00	6,700 00	10,874,580 00	12,227,529 50	12,256,690 53	38,350 00	624,082 38	629,07 50	2,964,531 36
Montgomery .....	134,200 00	21,700 00	378,038 33	402,468 69	399,550 88	.....	.....	.....	81,566 71
New York .....	1,713,738 62	149,500 00	219,319,053 10	239,719,659 22	230,005,317 28	409,500 00	5,324,977 75	844,374 13	24,174,168 16
Niagara .....	88,145 80	107,300 00	831,741 56	890,032 85	856,158 45	.....	16,000 00	11,442 01	239,597 39
Oneida .....	121,000 00	.....	5,286,000 00	6,093,427 62	6,232,621 64	.....	40,227 17	50,594 13	789,283 83
Onondaga .....	177,100 00	64,550 00	6,290,302 71	6,979,726 51	6,801,609 41	2,950 00	1,158,676 19	78,350 00	1,978,164 18
Orange .....	493,000 00	140,600 00	5,377,316 26	5,930,815 89	6,169,186 18	1,800 00	68,000 00	9,967 50	667,986 09
Oswego .....	376,500 00	186,163 00	1,827,401 16	1,977,070 36	1,875,762 38	10,720 00	53,700 00	4,019 55	297,455 15
Putnam .....	16,000 00	.....	100,962 50	177,764 50	180,025 53	.....	.....	600 00	24,781 41
Queens .....	321,500 00	228,200 00	1,580,600 00	1,706,984 25	1,678,246 83	.....	93,449 09	40,400 00	684,430 00
Rensselaer .....	149,000 00	30,000 00	6,170,500 00	6,629,950 63	6,615,347 25	.....	120,000 00	25,000 00	464,447 74
Richmond .....	25,000 00	75,597 17	571,597 17	607,915 96	601,975 57	.....	38,000 00	14,997 32	141,754 61
Schenectady .....	398,500 00	.....	1,519,139 56	1,583,762 56	1,578,009 54	.....	15,000 00	600 00	131,678 43
Seneca .....	32,400 00	.....	50,700 00	52,068 50	50,781 25	.....	.....	4,600 00	42,004 57
Suffolk .....	112,000 00	237,467 00	1,706,229 71	1,884,003 28	1,828,208 85	.....	42,895 55	58,596 58	417,816 77
Tompkins .....	64,000 00	47,100 00	601,053 19	633,003 81	636,483 88	500 00	40,000 00	8,000 00	131,498 84
Ulster .....	475,075 00	201,466 64	3,822,835 42	3,457,574 56	3,467,469 00	26,550 00	96,901 80	103,325 00	702,853 07
Westchester .....	927,971 60	537,468 29	5,374,626 36	5,723,208 30	5,681,972 06	50,000 00	153,200 00	39,572 94	905,100 96
Totals .....	\$9,768,063 43	\$3,220,582 10	\$388,799,777 59	\$426,174,408 40	\$420,796,736 99	\$676,160 53	\$11,549,512 06	\$2,719,254 56	\$51,002,126 19

Condition of the Savings Banks in Aggregate by Counties, etc. — (Continued).

COUNTIES.	Cash on hand.	Total of collectible interest.	Other assets.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.	Total liabilities.	Number of open accounts, January 1, 1898.
Albany .....	\$256,599 51	\$561,314 08	\$3,045 94	\$49,311,017 73	\$44,758,387 86	\$84,017 99	\$4,468,611 88	\$49,311,017 73	72,564
Broome .....	12,020 67	32,619 04	.....	2,808,372 14	2,578,580 69	.....	229,791 45	2,808,372 14	15,449
Cayuga .....	28,801 55	29,471 80	2,859 85	4,241,474 28	3,738,024 73	.....	503,449 55	4,241,474 28	14,265
Chemung .....	502 67	60 00	6,025 02	65,200 33	64,986 56	.....	213 77	65,200 33	873
Columbia .....	43,240 82	45,032 09	29,006 00	2,706,801 35	2,387,870 91	.....	318,930 44	2,706,801 35	6,984
Cortland .....	52,237 31	42,905 26	3,694 15	1,416,747 02	1,326,328 46	.....	90,418 56	1,416,747 02	5,903
Dutchess .....	138,606 87	215,604 46	16,728 19	12,553,588 06	11,235,546 94	14,806 56	1,318,215 58	12,553,588 06	27,725
Erie .....	572,122 66	557,151 09	303,028 50	48,117,097 24	37,464,802 27	.....	5,652,294 97	48,117,097 24	90,200
Fulton .....	412 14	816 25	.....	64,818 19	59,202 01	173 07	5,443 11	64,818 19	576
Greene .....	.....	22,853 46	600 00	1,492,133 33	1,236,955 61	.....	196,177 72	1,492,133 33	3,487
Jefferson .....	57,643 22	34,797 50	8,478 54	3,116,352 03	2,824,500 80	.....	291,851 23	3,116,352 03	13,473
Kings .....	1,232,384 31	1,473,567 00	8,235 06	142,356,371 96	123,740,836 98	41,772 38	18,533,762 65	142,356,371 96	297,099
Madison .....	3,379 55	18,030 83	8,274 29	1,027,291 88	910,313 94	6,330 24	110,647 70	1,027,291 88	3,945
Monroe .....	444 004 85	384,349 96	167,170 13	35,673,691 29	31,924,270 94	103,922 31	3,645,498 04	35,673,691 29	66,373
Montgomery ..	5,569 12	18,445 33	2,000 00	1,057,832 87	1,003,370 87	.....	54,461 50	1,057,832 87	5,543
New York.....	4,454,314 30	4,022,929 03	187,621 17	472,197,817 99	416,160,584 00	1,426 28	56,035,807 71	472,197,817 99	923,633
Niagara .....	5,071 42	36,051 30	2,120 03	1,829,322 00	1,674,547 45	84 33	154,690 23	1,829,322 00	5,789
Oneida .....	79,514 51	65,253 65	22,883 82	10,384,622 11	8,570,140 45	32,032 47	1,782,409 19	10,384,622 11	27,521
Onondaga .....	278,516 19	306,706 30	309,382 56	24,819,090 96	22,106,770 29	193,788 25	2,419,533 39	24,819,090 96	55,874
Orange .....	103,454 02	157,735 67	4,071 80	10,990,251 97	9,538,621 89	20 26	1,451,609 80	10,990,251 97	27,195
Oswego .....	41,025 34	59,901 13	17,879 23	3,339,556 75	3,048,540 64	613 50	290,408 61	3,339,556 75	10,163
Putnam .....	200 83	4,967 92	500 00	338,754 69	303,386 86	.....	35,367 81	338,754 69	1,233
Queens .....	34,230 92	50,100 76	1,490 82	4,579,139 84	4,067,154 65	.....	511,985 19	4,579,139 84	17,543
Rensselaer.....	43,911 74	89,300 47	639 34	8,350,134 92	6,866,070 54	161,963 47	1,322,061 91	8,350,134 92	17,560
Richmond .....	14,122 05	19,643 55	1,886 58	1,523,781 74	1,370,690 91	.....	153,100 83	1,523,781 74	6,282
Schenectady ..	25,647 65	28,291 12	.....	2,114,549 75	1,970,255 23	1 47	144,293 05	2,114,549 75	7,666
Seneca .....	3,133 85	3,991 15	1,111 03	242,267 69	229,543 60	.....	12,724 06	242,267 69	1,419
Suffolk.....	43,186 74	72,019 70	1,250 00	5,608,344 27	5,005,035 99	.....	603,308 28	5,608,344 27	11,865
Tompkins .....	5,066 01	20,109 48	908 00	1,409,603 14	1,303,197 17	157 61	206,307 36	1,409,603 14	5,942
Ulster .....	63,656 41	151,053 60	15,313 52	7,670,361 78	7,002,847 33	10 50	667,523 45	7,670,361 78	20,560
Westchester ..	105,370 83	146,445 14	3,403 30	13,324,795 26	12,133,379 14	27 75	1,141,379 37	13,324,795 26	40,591
Totals .....	\$3,218,934 17	\$9,841,607 64	\$1,125,339 06	\$699,751,244 03	\$706,684,916 15	\$640,165 49	\$103,426,163 33	\$699,751,244 03	1,805,380

*Condition of the Savings Banks in Aggregate by Counties, etc. — (Concluded).*

COUNTIES.	Number of accounts opened or reopened in the year 1887.	Number of accounts closed in the year 1887.	Total number of deposits received during the year 1887.	Total number of payments during the year 1887.	Amount deposited during the year 1887, not including interest credited for that period.	Amount withdrawn during the year 1887.	Amount of interest and credit paid for the year 1887.	Salaries paid for the year 1887.	Expenses other than salaries for the year 1887.
Albany.....	13,710	10,001	91,043	78,515	\$19,151,716 53	\$10,050,561 46	\$1,619,619 95	\$78,303 45	\$45,250 51
Broome.....	1,867	1,560	18,352	16,771	1,835,351 62	1,132,797 71	65,435 25	11,000 00	6,005 94
Cayuga.....	2,074	2,316	26,704	31,704	1,760,172 70	1,354,581 17	116,177 21	13,582 50	6,646 14
Chemung.....	844	113	683	833	36,063 16	50,046 94	651 33	709 96	2,035 68
Columbia.....	1,319	1,063	7,060	5,691	694,754 31	558,711 79	76,844 60	7,216 06	1,623 85
Cortland.....	1,594	1,119	10,980	6,940	679,713 15	332,547 12	45,154 27	4,400 00	1,545 53
Dutchess.....	3,441	3,676	39,008	34,708	2,397,760 00	2,219,406 14	470,517 80	31,783 56	11,169 10
Erie.....	18,704	10,006	170,349	171,415	14,043,169 25	12,804,091 13	1,805,000 62	94,612 57	68,965 80
Fulton.....	.....	905	943	744	18,216 01	54,429 03	2,247 14	.....	383 90
Greene.....	717	776	8,065	2,745	346,600 05	246,890 05	36,718 37	3,000 00	1,000 03
Jefferson.....	2,394	1,616	17,123	13,108	1,042,920 34	805,102 74	95,047 85	7,017 34	5,440 73
King.....	30,976	43,074	411,031	354,897	35,135,460 57	31,035,054 39	4,395,036 41	276,604 06	111,162 62
Madison.....	853	678	5,120	5,315	314,707 03	305,067 36	53,746 33	5,652 35	1,330 47
Montgomery.....	14,118	10,344	107,354	62,906	10,005,058 10	9,399,545 61	1,107,061 74	61,414 74	45,233 53
New York.....	1,530	1,103	13,037	7,150	545,800 30	422,183 90	28,111 76	3,100 01	1,507 63
Niagara.....	176,322	140,842	1,375,330	1,006,520	107,713,154 05	96,161,744 56	14,223,607 31	834,026 49	330,234 13
Oneida.....	1,735	1,438	13,350	14,091	1,183,791 29	1,076,511 04	56,661 11	6,554 30	1,901 16
Ontario.....	4,735	3,719	34,354	27,432	2,446,041 90	2,182,649 31	370,742 59	16,867 60	12,310 62
Oswego.....	12,122	9,923	104,304	94,759	2,019,940 83	7,000,741 01	805,047 54	46,548 57	46,073 71
Orange.....	3,849	2,805	23,845	22,051	2,073,164 17	1,059,343 20	330,511 67	25,495 60	8,623 66
Orleans.....	2,757	2,579	30,772	17,471	1,407,471 85	1,391,349 27	100,674 50	12,120 00	4,401 66
Putnam.....	206	204	1,053	704	90,558 54	61,901 00	9,340 61	1,400 00	1,440 63
Queens.....	4,747	2,961	27,101	17,094	1,090,077 64	1,212,880 75	135,585 00	15,570 75	5,462 63
Rensselaer.....	3,306	2,755	20,013	15,781	1,701,754 64	1,586,131 55	321,530 45	14,482 00	12,625 23
Richmond.....	1,408	779	10,801	8,783	714,503 67	612,150 24	41,534 74	6,990 00	4,832 91
Schenectady.....	1,791	1,941	13,870	8,480	605,917 05	614,421 70	62,142 04	4,500 00	1,154 00
Saratoga.....	304	339	3,145	2,330	127,077 74	105,291 68	6,893 32	1,400 00	305 95
Suffolk.....	1,437	1,140	6,315	7,407	1,103,054 13	1,089,016 31	168,507 05	11,973 20	4,096 74
Sullivan.....	1,497	1,250	11,105	9,046	505,162 37	525,904 41	38,180 43	6,119 00	4,096 29
Tioga.....	3,476	2,605	18,897	12,045	1,842,927 31	1,770,604 54	392,107 64	13,594 90	13,764 11
Westchester.....	7,106	5,042	50,943	40,673	4,006,656 14	3,749,565 80	421,746 95	41,735 51	31,499 37
Totals.....	311,066	273,070	2,404,117	2,130,773	\$317,555,069 63	\$195,603,940 65	\$36,551,722 97	\$1,559,930 21	\$735,793 23



Statement relating to Savings Banks on the first day of January in each year from 1858 to 1898.

YEAR.	Deposits.	Increase or decrease in deposits.	Number of depositors or open accounts.	Average of each deposit.	Surplus as reported.	Per cent. of such surplus to total deposits.	Available fund, consisting of cash and loans.	Per cent. of available fund to total assets.	Amount invested in real estate.	Per cent. of assets invested in real estate.	Number of institutions reporting.
January 1, 1858	\$41,422,073	.....	208,804	\$208 24	\$2,437,623	.0598	\$5,837,680 00	.1216	\$947,165	.0216	54
January 1, 1859	48,194,847	\$6,772,175	230,074	209 47	2,472,658	.0513	6,204,234 00	.1224	1,072,845	.0212	57
January 1, 1860	58,178,160	9,983,318	278,697	208 91	2,552,045	.0489	7,175,987 00	.1181	1,101,791	.0181	64
January 1, 1861	67,440,397	9,262,237	300,693	224 28	2,949,195	.0437	9,312,885 00	.1323	1,042,305	.0148	71
January 1, 1862	64,043,119	.....	300,511	213 21	3,056,066	.0477	5,575,567 00	.1426	1,010,265	.0150	74
January 1, 1863	76,538,183	12,495,064	347,184	220 45	3,846,102	.0503	13,308,685 00	.1654	1,111,470	.0188	71
January 1, 1864	98,786,384	17,248,201	400,194	234 35	5,045,583	.0542	14,200,484 00	.1486	1,237,532	.0125	71
January 1, 1865	111,737,763	17,951,379	456,403	244 82	7,590,174	.0579	16,249,229 00	.1361	1,314,496	.0110	73
January 1, 1866	115,472,566	3,734,803	465,011	248 33	8,964,885	.0776	13,883,422 00	.1115	1,452,805	.0117	75
January 1, 1867	131,709,074	16,226,508	488,501	270 10	9,865,441	.0749	19,160,261 00	.1353	1,737,020	.0123	86
January 1, 1868	151,127,512	19,388,488	537,406	281 18	11,119,861	.0736	20,469,121 00	.1280	2,387,290	.0147	102
January 1, 1869	169,808,673	18,681,116	588,556	288 51	12,034,216	.0712	19,871,982 00	.1092	2,733,834	.0150	110
January 1, 1870	124,360,217	24,551,539	651,474	206 80	14,023,880	.0722	25,444,602 00	.1220	3,285,606	.0157	133
January 1, 1871	230,749,404	36,380,191	712,109	324 08	14,253,397	.0618	30,301,071 00	.1296	4,140,081	.0169	136
January 1, 1872	267,905,826	37,156,418	776,700	344 92	14,738,491	.0550	36,304,240 00	.1279	5,790,967	.0206	147
January 1, 1873	235,296,021	17,390,805	822,642	346 79	19,776,864	.0693	34,049,066 00	.1115	6,469,430	.0212	150
January 1, 1874	235,520,185	233,464	839,472	340 12	21,448,796	.0751	29,027,719 00	.0844	7,435,328	.0242	155
January 1, 1875	303,935,649	18,415,564	872,498	348 35	24,310,086	.0800	30,102,418 00	.0919	8,568,801	.0262	158
January 1, 1876	319,260,202	15,324,553	859,788	371 35	33,699,701	.1055	29,808,853 00	.0842	9,595,173	.0271	154
January 1, 1877	316,677,265	.....	849,639	372 72	34,176,603	.1079	24,540,305 00	.0697	10,367,704	.0295	150
January 1, 1878	312,823,053	.....	844,550	370 40	32,050,550	.1024	24,400,011 00	.0704	11,215,402	.0323	138
January 1, 1879	299,074,639	.....	810,017	369 22	34,553,292	.1155	21,302,642 00	.0637	**12,810,145	**0353	133
January 1, 1880	319,258,501	20,183,862	864,456	369 32	34,781,963	.1089	26,039,508 00	.0735	10,430,579	.0254	128
January 1, 1881	353,629,657	34,371,156	953,707	370 79	47,099,094	.1332	35,488,865 00	.0885	10,412,881	.0259	128
January 1, 1882	367,832,893	34,203,236	1,086,106	374 32	55,044,756	.1419	43,536,864 00	.0982	9,537,517	.0215	127
January 1, 1883	412,147,213	34,314,320	1,095,971	376 05	60,630,837	.1471	58,399,786 00	.1105	8,630,319	.0182	127
January 1, 1884	431,040,010	18,892,797	1,147,588	375 64	64,009,559	.1577	49,531,525 00	.0992	8,423,757	.0169	127
January 1, 1885	437,107,501	6,067,491	1,165,174	375 14	64,669,001	.1570	41,694,854 00	.0804	8,116,813	.0160	126
January 1, 1886	457,050,250	19,942,749	1,204,072	378 33	77,242,839	.1690	41,595,092 00	.0773	8,303,215	.0153	123
January 1, 1887	439,486,780	25,436,480	1,264,535	361 55	85,633,369	.1774	51,162,150 00	.0900	8,034,653	.0141	124
January 1, 1888	505,017,751	22,521,021	1,395,092	361 12	85,249,647	.1693	49,692,771 00	.0841	7,736,103	.0131	125
January 1, 1889	523,677,515	18,659,764	1,303,552	364 25	92,009,091	.1757	46,686,288 00	.0753	7,626,536	.0125	125

January 1, 1890 .....	550,066,657	26,869,142	1,420,097	387 10	94,601,800	.1719	47,539 9 33 00	.0737	8,140,404	.0126	124
January 1, 1891 .....	574,669,973	24,613,315	1,477,819	888 20	69,741,231	.1561	55,866,127 00	.0836	8,652 18 5	.0128	124
January 1, 1892 .....	593,625,420	13,765,448	1,516,269	888 07	87,317,105	.1494	50,536,939 00	.0747	9,623,173	.0139	123
January 1, 1893 .....	629,353,273	40,932,853	1,593,804	894 87	88,762,443	.1410	57,925,149 00	.0606	10,519 326	.0146	124
January 1, 1894 .....	617,089,443	++	1,585,155	890 50	87,141,451	.1412	51,544,710 00	.0731	11,423,699	.0163	125
January 1, 1895 .....	643,573,574	26,784,126	1,615,178	898 63	91,574,784	.1422	50,547,602 48	.0696	11,894,881	.0161	125
January 1, 1896 .....	691,764,503	47,690,929	1,695,787	407 93	90,955,321	.1323	54,628,269 00	.0609	13,068,915	.0167	126
January 1, 1897 .....	718,176,883	26,412,366	1,736,968	413 46	93,653,237	.1303	52,719,071 00	.0649	12,542,235	.0154	128
January 1, 1898 .....	766,684,916	48,508,023	1,805,280	424 60	102,426,162	.1335	59,897,220 00	.0638	14,268,766	.0164	130

\* Decrease, \$3,357,278. † Decrease, \$2,582,917. The amount of deposits January 1, 1876, of savings banks that failed during the year was \$5,097,310. There was, therefore, an increase in the aggregate of deposits of savings banks that continued business during 1876, amounting to \$2,514 398. ‡ Decrease, \$3,854,227. The amount of deposits January 1, 1877, of savings banks that failed during the year was \$2,078,218. The decrease in deposits of savings banks continuing business was \$1,776,009. § Decrease, \$18,748 419. The amount of deposits January 1, 1878, of savings banks that failed during the year was \$3,170,017. The decrease, in deposits of savings banks continuing business was \$10,578,402. ¶ The surplus shown January 1, 1879, was based upon market value of stocks and cost of real estate, while the surplus of January 1, 1880, and of all succeeding years, is based upon market value of stocks and real estate. Upon this latter basis the surplus of January 1, 1879, is \$31,723,824, making a gain in surplus for the year of \$3,058,198. \*\* Real estate was reported January 1, 1879, at cost, and January 1, 1880, and each succeeding year, at estimated market value. †† Decrease, \$12,268,825.



---

**S T A T E M E N T S**

**SHOWING THE**

**CONDITION OF THE SAVINGS BANKS**

**AS FOUND BY**

**Examinations which were made between March 1,  
1897, and March 1, 1898.**

---



# EXAMINATIONS.

## ALBANY CITY SAVINGS INSTITUTION, ALBANY.

{ Examined December 6, 1897.

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages .....	Var.	.....	.....	.....	\$1,987,540 00
1 States bonds .....	6	\$30,000 00	100	\$30,000 00	
ido State warrants .....	6	82,880 89	96	81,917 84	
State bonds .....	6	29,000 00	Var.	31,372 50	
aka State bonds .....	Var	27,466 38	100	27,466 38	
Dakota State bonds .....	6	25,000 00	127	31,750 00	
Dakota State bonds .....	4	25,000 00	106½	26,375 00	
ngton State warrants .....	5½	1,784 38	100	1,784 38	
ton county bonds .....	5	6,000 00	118½	6,735 00	
county bonds .....	4	15,000 00	106½	15,982 50	
y city bonds .....	Var.	57,000 00	Var.	60,902 50	
rdam city bonds .....	5	216,000 00	Var.	259,377 50	
amton city bonds .....	4	15,500 00	Var.	16,878 25	
n city bonds .....	4	10,000 00	112½	11,250 00	
lyn city bonds .....	6	1,000 00	144½	1,445 00	
o city warrants .....	Var.	88,061 63	100	88,061 63	
en city bonds .....	4	25,000 00	Var.	27,635 00	
and city bonds .....	4	20,000 00	Var.	21,275 00	
ng city bonds .....	4	5,000 00	111½	5,562 50	
it city bonds .....	7	2,000 00	119½	2,395 00	
Island City bonds .....	Var.	66,000 00	Var.	78,707 50	
apolls city bonds .....	4	10,000 00	110½	11,050 00	
r Vernon city bonds .....	4	10,000 00	111½	11,175 00	
k city bonds .....	4	6,000 00	106½	6,145 00	
city bonds .....	5	30,100 00	104½	31,454 50	
uis city bonds .....	6	3,000 00	100	3,000 00	
ul city bonds .....	Var.	10,000 00	Var.	11,337 50	
use city bonds .....	7	2,000 00	106½	2,135 00	
on city bonds .....	Var.	29,000 00	Var.	32,060 00	
town city bonds .....	5	19,000 00	106	20,140 00	
town bonds .....	4	500 00	100	500 00	
burgh town bonds .....	4	9,000 00	102½	9,202 50	
town bonds .....	4	13,000 00	102	13,260 00	
trecht town bonds .....	5	25,000 00	116	29,000 00	
lo town bonds .....	4	3,100 00	Var.	3,141 00	
town bonds .....	7	16,400 00	119½	19,598 00	
town bonds .....	Var.	8,900 00	Var.	7,317 75	
randa town bonds .....	6	10,000 00	100	10,000 00	
e town bonds .....	4	3,000 00	Var.	3,065 00	
village bonds .....	4	10,000 00	106½	10,650 00	
lle village bonds .....	4	22,000 00	Var.	22,397 50	
ort village bonds .....	5	2,000 00	117½	2,345 00	
rk Falls village bonds .....	4	25,000 00	101	25,250 00	
lle village bonds .....	4	4,000 00	102	4,080 00	
port village bonds .....	5	5,500 00	110½	6,063 75	
i village bonds .....	4	12,000 00	101½	12,150 00	
lerin village bonds .....	4	8,000 00	102½	8,180 00	
village bonds .....	4	5,000 00	103½	5,175 00	
ta village bonds .....	5	2,500 00	108½	2,556 25	
i village bonds .....	4	10,000 00	101½	10,135 00	
ook village bonds .....	4	5,000 00	103½	5,125 00	
e Lake village bonds .....	5	10,000 00	110½	11,075 00	
en Springs village bonds .....	Var.	13,000 00	Var.	13,516 25	
old village bonds .....	4½	10,000 00	106	10,600 00	
ord village bonds .....	4	6,000 00	100	6,000 00	

ALBANY CITY SAVINGS INSTITUTION, ALBANY — (Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Waterville village bonds .	4	\$10,000 00	102 <sup>3</sup> / <sub>4</sub>	\$10 275 00	\$1,247,378 55
West Carthage village bonds..	4	5,700 00	103 <sup>1</sup> / <sub>4</sub>	5,885 25	
Babylon town bonds. ....	5	24,750 00	Var.	27,207 50	
Castleton town bonds . ....	5	6,700 00	100	6,700 00	
Cheektowaga town bonds .....	5	10,000 00	105 <sup>1</sup> / <sub>4</sub>	10,525 00	
Northfield town bonds .....	6	3,150 00	115 <sup>3</sup> / <sub>4</sub>	3 646 12	
North Dansville town bonds ..	6	22,000 00	109	23,960 00	
Olean town bonds . ....	4	2,000 00	Var.	2,087 50	
Waterford town bonds.....	4	10,000 00	103 <sup>1</sup> / <sub>4</sub>	10 350 00	
Cash on hand.....	.....	.....	.....	.....	781 00
Cash deposited in banks and trust companies.....	.....	.....	.....	.....	304,387 57
Real estate .....	Cost.	19,543 69	.....	Est. value	18,300 00
Insurance advanced.....	.....	.....	.....	.....	3,368 56
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$11,299 33	11,040 00
Less over one year in arrears .	.....	.....	.....	249 33	
Interest accrued on stocks and bonds .....	.....	.....	.....	.....	
Interest accrued on warrants.	.....	.....	.....	.....	14,621 11
Interest accrued on deposits in banks and trust companies..	.....	.....	.....	.....	11,156 94
Rent accrued . ....	.....	.....	.....	.....	900 00
.....	.....	.....	.....	.....	290 00
LIABILITIES.					\$2,985,564 25
Due depositors .....	.....	.....	.....	\$2,677,897 26	2,721,126 00
Interest accrued .....	.....	.....	.....	48,121 40	
Salaries accrued.....	.....	.....	.....	97 20	
Rent accrued.....	.....	.....	.....	20 80	
Surplus . ....	.....	.....	.....	.....	\$215,437 00

ALBANY CITY SAVINGS INSTITUTION, ALBANY.  
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4 <sup>1</sup> / <sub>2</sub>	\$271,000 00	\$12,195 00	48,400 58
Bonds and mortgages.....	5	968,011 63	48,400 58	
Bonds and mortgages.....	5 <sup>1</sup> / <sub>2</sub>	8,000 00	165 00	
Bonds and mortgages.....	6	\$35,329 00	5,023 74	18,736 00
Less over one year in arrears.....	.....	1,600 00	.....	
.....	.....	.....	.....	
Stocks and bonds .....	4	343,400 00	2,700 00	20,708 50
Stocks and bonds .....	4 <sup>1</sup> / <sub>2</sub>	60,000 00	5,589 00	
Stocks and bonds .....	5	414,050 00	5,446 00	
Stocks and bonds ..	6	92,150 00	85 20	4,806 43
Stocks and bonds .....	7	77,800 00	97 04	
Warrants. ....	4	2,180 00	.....	
Warrants .....	4 <sup>1</sup> / <sub>2</sub>	17,259 06	3,765 73	2,327 54
Warrants .....	5	96,128 40	600 00	
Warrants .....	5 <sup>1</sup> / <sub>2</sub>	1,764 33	.....	
Warrants. ....	6	32,680 89	.....	\$126,399 57
Cash deposited.....	2	188,285 73	.....	
Cash deposited.....	2 <sup>1</sup> / <sub>2</sub>	98,101 79	.....	
Cash deposited .....	3	20,000 00	.....	\$127,399 57
Rent.....	.....	.....	.....	

## ALBANY CITY SAVINGS INSTITUTION, ALBANY—(Continued).

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
<b>CHARGES.</b>				
set to depositors .....	.....	.....	\$100,156 98	
ies .....	.....	.....	7,000 00	
of banking room .....	.....	.....	1,500 00	
a, repairs and insurance on real	.....	.....		
ite .....	.....	.....	473 98	
ing, advertising, etc .....	.....	.....	437 48	
expenses .....	.....	.....	680 88	
				\$110,145 96
cess of income .....	.....	.....		\$17,184 88

## ALBANY COUNTY SAVINGS BANK, ALBANY.

[Examined April 14, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages .....	Var.	.....	.....	.....	\$2,798,640 15
d States bonds, .....	Var.	\$285,000 00	Var.	\$316,400 00	
rare State bonds .....	4	84,000 00	102½	84,785 00	
State University certifi	6	90,000 00	Var	98,775 00	
es of indebtedness .....	4½	25,000 00	109½	27,312 50	
i Dakota Territory bds. ....	Var	56,000 00	Var	55,975 00	
y county bonds .....	Var	100,000 00	Var.	107,312 50	
i county bonds .....	6	63,000 00	109½	68,045 00	
York county bonds .....	4	28,000 00	108½	30,080 00	
Bellevue county bonds .....	5	20,000 00	124½	37,350 00	
mond county bonds .....	Var.	54,000 00	Var.	62,185 00	
y city bonds .....	5	24,635 21	108½	26,464 30	
rn city bonds .....	Var.	161,000 00	Var	211,908 00	
dyn city bonds (town of	4	3,000 00	114½	3,497 50	
W Lots) .....	Var.	91,000 00	Var.	108,703 50	
lo city bonds .....	6	18,741 77	101	18,741 77	
ing city bonds .....	4	21,000 00	104½	20,850 00	
ra city bonds .....	4	20,000 00	103	20,800 00	
rsville city bonds .....	4½	8,000 00	101	8,100 00	
stown city bonds .....	Var.	67,000 00	Var.	63,257 50	
ston city bonds .....	7	10,000 00	103½	10,350 00	
ukee city bonds .....	5	100,000 00	112½	112,250 00	
it Vernon city bonds .....	5	30,000 00	117½	31,451 00	
York city bonds (town	7	3,500 00	175	4,375 00	
Corrisania) .....					
York city bonds (town	7	1,000 00	122	1,220 00	
Nest Farms) .....	Var	252,000 00	Var.	289,477 50	
York city bonds .....	7	31,000 00	119½	36,967 50	
ester city bonds .....	4	10,000 00	109½	10,960 00	
ectady city bonds .....	7	30,000 00	110	33,000 00	
use city bonds .....	4	45,630 00	108½	49,262 00	
on city bonds .....	4½	5,000 00	100½	5,402 50	
city bonds .....	4	3,710 00	100½	3,719 50	
y town bonds .....	7	21,300 00	109	23,106 00	
lia town bonds .....	7	25,050 00	108	26,600 00	
Park town bonds .....	7	2,000 00	111½	2,236 00	
an Flats town bonds .....	4	30,000 00	103½	30,975 00	
stead town bonds .....	4	12,000 00	Var.	12,080 00	
town town bonds .....	7	10,000 00	114½	11,435 00	
e town bonds .....	4	2,800 00	125½	3,507 00	
to town bonds .....	7	2,000 00	104½	2,080 00	
a town bonds .....	5	10,000 00	114½	11,435 00	
m Falls town bonds .....	7	12,000 00	111½	13,410 00	
town town bonds .....	7	500 00	108	545 00	
town bonds .....	4	30,000 00	Var.	30,575 00	
bush village bonds .....	4	5,000 00	100½	5,085 00	
town village bonds .....	5	25,000 00	108½	26,562 50	
ricville village bonds .....	5	5,000 00	107½	5,385 00	
ta village bonds .....					



ALBANY COUNTY SAVINGS BANK, ALBANY—(Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Potsdam village bonds .....	4	\$7,500 00	101½	\$7,598 75	\$2,108,546 57
Skaneateles village bonds .	4	15,000 00	102½	15,875 00	
Suspension Bridge village bds.	4	14,000 00	Var.	14,260 00	
Caldwell town school dist bds.	6	8,500 00	Var.	9,251 25	
Queensbury tn. sch'l dist. bds.	6	8,000 00	102	8,060 00	
Minneso State warrants (dis.) .....		21,704 25	.....	*25 237 50	
Cash on hand .....	.....	.....	.....	\$2,054 92	188,029 26
Cash deposited in banks and trust companies.....	.....	.....	.....	185,974 84	
Real estate .....	Cost.	987 82	.....	Est. value.	987 82
Safe .....	.....	.....	.....	.....	1,200 00
Interest accrued on bonds and mortgages. ....	.....	32,305 53	.....	.....	\$24,963 73
Less over one year in arrears. ....	.....	7,341 80	.....	.....	
Interest accrued on stocks and bonds .....	.....	.....	.....	23,180 98	1,509 67
Interest accrued on city war- rants. ....	.....	.....	.....	.....	
Interest accrued on deposits in banks and trust companies..	.....	Estimated.	.....	1,450 00	51,904 26
Rent due and collectible .....	.....	.....	.....	.....	
					88 00
LIABILITIES.					\$5,204,390 18
Due depositors .....	.....	.....	.....	\$4,976,935 60	4,984,762 67
Interest accrued to depositors.	.....	.....	.....	6,755 71	
Salaries accrued. ....	.....	.....	.....	218 04	
Rent accrued .....	.....	.....	.....	715 27	
Expenses accrued. ....	.....	.....	.....	148 05	
Surplus .....	.....	.....	.....	.....	\$219,027 51

\* Discount added.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$5,750 00	\$280 00	24,558 87
Bonds and mortgages .....	4½	545,675 00	24,558 87	
Bonds and mortgages.....	4¾	83,000 00	1,567 50	
Bonds and mortgages .....	5	\$2,182,748 05	105,989 85	1,584 08
Less over one year in arrears.....		64,151 05		
Bonds and mortgages .....	6	\$2,118 597 00	26,467 10	2,100 00
Stocks and bonds .....	8	70,000 00	119,000 00	4,165 00
Stocks and bonds .....	8½	119,000 00	775,000 00	81,094 00
Stocks and bonds .....	4	775,000 00	88,000 00	1,710 00
Stocks and bonds .....	4½	88,000 00	898,695 21	19,684 76
Stocks and bonds .....	5	898,695 21	275,500 00	16,580 00
Stocks and bonds .....	6	275,500 00	266,200 00	18,634 00
Stocks and bonds .....	7	266,200 00	18,741 77	987 09
Buffalo city warrants .....	5	18,741 77	6,368 75	834 36
Minnesota State warrants, discount on amount due in 1897. ....	5½	6,368 75	185,974 84	3,719 48
Cash deposited.....	2	185,974 84	.....	233,709 44
Rent.....	.....	.....	.....	150 00
CHARGES.				
Interest to depositors .....	.....	.....	\$187,088 01	197,588 01
Salaries .....	.....	.....	5,900 00	
Rent .....	.....	.....	2,500 00	
Legal expenses.....	.....	.....	200 00	
Printing, advertising, etc.....	.....	.....	880 00	
Other expenses .....	.....	.....	1,000 00	219,027 51
Excess of income .....	.....	.....	.....	

## ALBANY EXCHANGE SAVINGS BANK.

[Examined December 9, 1897.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages .....	Var.	.....	.....	.....	\$680,098 50
l States bonds .....	4	\$160,000 00	Var.	\$191,250 00	
ado State warrants .....	6	37,844 12	100	37,844 12	
ska State warrants .....	6	1,989 12	100	1,989 12	
lampshire State bonds..	4	500 00	100	500 00	
Dakota Territory bonds.	4½	25,000 00	117¼	29,312 50	
ngten State bonds .....	8½	20,000 00	100	20,000 00	
ngton State bonds .....	6	5,598 40	100	5,598 40	
y city bonds .....	7	68,300 00	Var.	79,677 00	
i city bonds .....	4	5,000 00	110¾	5,587 50	
lyn city bonds .....	4	30,000 00	108½	32,550 00	
o city bonds .....	7	20,000 00	127¾	25,550 00	
o city warrants .....	5	117,806 20	100	117,806 20	
and city bonds .....	4	30,000 00	108	32,400 00	
t city bonds .....	Var.	6,000 00	Var.	7,215 00	
rk city bonds .....	4	5,208 32	100	5,208 32	
ort ctfs. of indebt.	5	5,974 92	100	5,974 92	
sl'nd City ctfs. of indebt.	5	26,500 00	100	26,500 00	
akee city bonds .....	5	18,000 00	118½	20,430 00	
Vernon city bonds .....	5	10,000 00	106	10,600 00	
ork city bonds .....	3½	15,000 00	100	15,000 00	
a Falls city bonds .....	5	7,200 00	100	7,200 00	
ster city bonds .....	7	10,000 00	116½	11,650 00	
uis city bonds .....	6	10,000 00	Var.	10,150 00	
n city bonds .....	4	10,000 00	105¼	10,525 00	
nds town bonds .....	6	8,321 47	102	8,487 90	
ush village bonds .....	4½	19,000 00	104½	19,807 50	
burgh village bonds .....	4	10,000 00	102¼	10,225 00	
own village bonds .....	4	20,000 00	108½	20,650 00	
stone village bonds .....	5	3,791 22	106¼	4,104 00	
i town school dist. bds.	4	10,000 00	100	10,000 00	
eld town school dist. bds.	6	3,800 00	101½	3,857 00	
state. ....	Cost.	2,546 96	.....	Est. value.	787,044 48
n hand .....	.....	.....	.....	\$3,960 48	2,400 00
deposited in banks and	.....	.....	.....	54,697 43	
companies .....	.....	.....	.....		58,657 86
nce, taxes, etc., adv. on	.....	.....	.....	.....	2,082 78
erty mortgaged to bank.	.....	.....	.....	.....	
it accrued on bonds and	.....	14,473 90	.....	.....	
gages .....	.....	5,334 43	.....	.....	
ver one year in arrears.	.....	.....	.....	\$9,149 47	
it accrued on stocks and	.....	.....	.....	5,989 01	
s .....	.....	.....	.....	15,581 79	
it accrued on warrants.	.....	.....	.....	406 81	
it accrued on deposits in	.....	Estimated.	.....	.....	81,127 08
s and trust companies..	.....	.....	.....	.....	126 00
ccrued .....	.....	.....	.....	.....	\$1,561,531 70
LIABILITIES.					
positors .....	.....	.....	.....	\$1,395,187 23	
it accrued to depositors.	.....	.....	.....	9,750 77	
s accrued .....	.....	.....	.....	111 11	
ccrued .....	.....	.....	.....	168 89	
ies accrued .....	.....	.....	.....	66 70	
plus .....	.....	.....	.....	.....	1,405,284 70
					\$156,847 00

ALBANY EXCHANGE SAVINGS BANK — (Continued).  
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4	\$48,000 00	\$1,920 00	
Bonds and mortgages.....	4½	67,000 00	8,015 00	
Bonds and mortgages.....	5	\$474,458 50		
Less over one year in arrears.....		2,500 00		
		\$471,958 50	28,507 98	
Bonds and mortgages.....	6	\$90,635 00		
Less over one year in arrears.....		19,750 00		
		\$70,885 00	4,253 10	
Stocks and bonds.....	8½	85,000 00	1,225 00	
Stocks and bonds.....	4	822,008 82	12,880 18	
Stocks and bonds.....	4½	44,000 00	1,980 00	
Stocks and bonds .....	5	71,468 14	8,573 81	
Stocks and bonds .....	6	22,121 47	1,327 29	
Stocks and bonds .....	7	68,000 00	4,410 00	
Warrants.....	5	117,806 20	5,865 81	
Warrants.....	6	7,537 52	452 25	
Warrants (Colorado) .....	6	87,844 12	.....	
Cash deposited.....	2	8,502 50	70 05	
Cash deposited.....	2½	51,194 98	1,279 87	
Rent.....	.....	.....	.....	\$65,649 24
				252 00
				\$65,101 24
CHARGES.				
Interest to depositors.....	.....	.....	\$51,621 98	
Salaries .....	.....	.....	5,000 00	
Rent.....	.....	.....	1,600 00	
Taxes, repairs and insurance on real estate.....	.....	.....	196 29	
Legal expenses.....	.....	.....	35 84	
Printing, advertising, etc .....	.....	.....	240 44	
Fuel, lights, etc .....	.....	.....	163 76	
Other expenses .....	.....	.....	1,080 86	
				59,639 12
Excess of income .....	.....	.....	.....	\$6,212 12

AMERICAN SAVINGS BANK, NEW YORK.

[Examined September 9, 1897.]

SET 3.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Mortgages . . . . .	5 & 6	.....	.....	.....	\$411,050 00
Columbia bonds ...	3.65	\$20,000 00	118	\$22,600 00	
City warrants .....	6	9,260 33	100	9,260 33	
State bonds .....	4	10,000 00	104	10,400 00	
Bonds .....	8	15,000 00	100	15,000 00	
City bonds .....	3 1/2	21,000 00	100	21,000 00	
City bonds .....	Var.	18,000 00	Var.	14,445 00	
City bonds .....	Var.	50,000 00	Var.	52,687 50	
City bonds .....	Var.	60,000 00	Var.	63,450 00	
Bonds .....	7	2,000 00	148	2,960 00	
Bonds .....	4	4,000 00	102 1/4	4,090 00	
Bonds .....	4	1,000 00	100	1,000 00	
City town bonds .....	4 1/2	6,000 00	108 1/2	6,510 00	
Bonds .....	7	6,000 00	109	6,540 00	
City bonds .....	4	5,000 00	101 1/4	5,062 50	
City bonds .....	4 1/2	10,000 00	106 3/4	10,675 00	
Village bonds .....	4	10,000 00	101 1/2	10,150 00	
Bonds ... ..	4	22,000 00	104 1/4	22,935 00	
Village bonds .....	4	9,000 00	101 1/2	9,185 00	
Village bonds .....	4	15,000 00	100 3/4	15,112 50	
Village bonds .....	4	25,000 00	102 3/4	25,687 50	
City village bonds ..	4	20,000 00	108 1/4	20,650 00	
City village bds..	4	10,000 00	102 1/4	10,250 00	
Village bonds .....	4	8,000 00	102 1/4	8,200 00	
City village bonds ...	4	5,000 00	101	5,050 00	
City sch. dist. bds.	3 1/2	10,000 00	100	10,000 00	
City town school dis-					
.....	4 1/2	20,000 00	106 1/4	21,300 00	
City sch. dist. bds.	5	4,500 00	102 1/4	4,623 75	
.....	5	.....	.....	.....	408,374 08
.....	.....	.....	.....	\$954 18	1,500 00
.....	.....	.....	.....	83,702 87	
.....	.....	.....	.....		84,656 55
.....	.....	.....	.....	\$6,513 95	
.....	.....	.....	.....	5,011 45	
.....	.....	.....	.....	82 71	
.....	.....	Estimated.	.....	478 80	
.....	.....	.....	.....		12,081 41
.....	.....	.....	.....		\$917,612 04
.....	.....	.....	.....	876,688 67	
.....	.....	.....	.....	5,150 01	
.....	.....	.....	.....	117 80	
.....	.....	.....	.....	815 00	
.....	.....	.....	.....		882,270 98
.....	.....	.....	.....	.....	\$85,841 06

## AMERICAN SAVINGS BANK, NEW YORK — (Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENT, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$377,950 00	\$18,897 50	
Bonds and mortgages .....	6	82,100 00	1,929 00	
Stocks and bonds .....	3	65,000 00	1,650 00	
Stocks and bonds .....	3½	81,000 00	1,085 00	
Stocks and bonds .....	3.65	20,000 00	780 00	
Stocks and bonds .....	4	154,000 00	6,160 00	
Stocks and bonds .....	4½	61,000 00	2,745 00	
Stocks and bonds .....	5	29,800 00	1,475 00	
Stocks and bonds .....	6	2,000 00	120 00	
Stocks and bonds .....	7	20,000 00	2,080 00	
State warrants .....	6	9,200 38	.....	
Call loans .....	5	1,800 00	75 00	
Cash deposited .....	3	83,702 37	2,611 07	\$20,564 37
CHARGES.				
Interest to depositors .....			\$37,905 02	
Salaries .....			5,200 00	
Rent .....			3,000 00	
Printing, advertising, etc. ....			375 00	
Fuel, lights, etc. ....			13 00	
Other expenses .....			300 00	25,363 02
Excess of income .....				\$23,921 35

## BROOKLYN SAVINGS BANK, BROOKLYN.

[Examined April 1, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		
			Rate	Amount.	
Bonds and mortgages .....	Var.	.....	Var.	.....	\$9,000,000 00
United States bonds .....	Var.	\$3,100,000 00	Var.	\$3,275,250 00	
District of Columbia bonds ...	3.65	1,000,000 00	114	1,140,000 00	
Ohio State bonds .....	3	85,000 00	100	85,000 00	
New Hampshire State bonds ..	3	14,500 00	Var.	16,265 00	
Rhode Island State bonds .....	3½	200,000 00	104	208,000 00	
Missouri State bonds .....	3½	200,000 00	108½	206,750 00	
Massachusetts State bonds .....	Var.	1,800,000 00	Var.	1,840,000 00	
Kentucky State bonds .....	4	400,000 00	108½	421,000 00	
Maryland State bonds .....	3.65	200,000 00	101	202,000 00	
Maine State bonds .....	3	100,000 00	100	100,000 00	
New York city bonds .....	Var.	1,085,000 00	Var.	1,147,573 00	
Brooklyn city bonds .....	Var.	2,518,000 00	Var.	2,645,572 50	
Yonkers city bonds .....	7	100,000 00	Var.	130,945 00	
Rochester city bonds .....	7	200,000 00	119½	238,500 00	
Albany city bonds .....	Var.	310,000 00	Var.	311,400 00	
Syracuse city bonds .....	4	480,000 00	Var.	519,450 00	
Auburn city bonds .....	4	100,000 00	Var.	109,025 00	
Detroit city bonds .....	4	500,000 00	109½	542,750 00	
Cleveland city bonds .....	Var.	204,000 00	Var.	221,190 00	
Boston city bonds .....	Var.	284,000 00	Var.	270,152 50	
Providence city bonds .....	3½	200,000 00	102	208,000 00	
Schenectady city bonds .....	4	108,000 00	Var.	109,455 00	
St. Louis city bonds .....	4	500,000 00	Var.	532,250 00	
Paterson city bonds .....	5	30,000 00	114½	32,900 00	
Portland city bonds .....	6	100,000 00	120½	120,500 00	
Elmira city bonds .....	3½	100,000 00	101½	101,800 00	
Reading city bonds .....	4	100,000 00	Var.	103,250 00	
Hartford city bonds .....	3½	250,000 00	101½	254,275 00	
Allegheny city bonds .....	4	200,000 00	Var.	214,745 00	
Buffalo city bonds .....	Var.	1,105,000 00	Var.	1,205,280 00	

## BROOKLYN SAVINGS BANK, BROOKLYN — (Continued).

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Kings county bonds.....	4	\$472,500 00	Var.	\$486,557 50	\$24,177,087 50
Monroe county bonds .....	3½	200,000 00	100½	201,000 00	
Hempstead town bonds .....	4	68,000 00	105	71,400 00	
Cash on hand .....	.....	.....	.....	\$94,664 54	1,802,278 47
Cash deposited .....	.....	.....	.....	1,707,618 93	
Real estate, banking house, new ... ..	Cost.	734,359 43	.....	} Est. value ..	500,000 00
Real estate, banking house, old .....	Cost.	49,626 67	.....		
Real estate .....	Cost.	\$5,001 40	.....	Estimated.	5,001 40
Interest accrued .....	.....	.....	.....	.....	295,106 63
					\$35,780,478 99
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$30,820,885 87	81,109,880 87
Interest accrued to depositors .....	.....	.....	.....	288,945 00	
Surplus .....	.....	.....	.....	.....	\$4,670,643 12

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$2,052,000 00	\$82,080 00	\$1,836,002 27 740 00 \$1,836,742 27
Bonds and mortgages.....	4½	8,088,500 00	188,982 50	
Bonds and mortgages.....	5	8,803,550 00	190,177 50	
Bonds and mortgages.....	6	57,000 00	3,420 00	
Stocks and bonds .....	3	1,785,000 00	53,550 00	
Stocks and bonds .....	3½	4,884,000 00	153,440 00	
Stocks and bonds .....	3.65	1,200,000 00	43,800 00	
Stocks and bonds .....	4	12,937,500 00	517,500 00	
Stocks and bonds .....	5	421,000 00	21,200 00	
Stocks and bonds .....	6	602,500 00	36,150 00	
Stocks and bonds .....	7	815,000 00	57,050 00	
Cash deposited.....	2	807,618 93	16,152 27	
Cash deposited.....	2½	900,000 00	22,500 00	
Rents.....	.....	.....	.....	
CHARGES.				
Interest to depositors .....	.....	.....	\$1,155,783 22	1 229,804 82 \$106,937 88
Salaries .....	.....	.....	54 109 17	
Taxes, repairs and insurance .....	.....	.....	11,902 00	
Printing, advertising, stationery, etc ..	.....	.....	1,479 00	
Fuel, lights and attendance .....	.....	.....	1,120 00	
Other expenses .....	.....	.....	5,411 00	
Excess of income .....	.....	.....	.....	

BUFFALO SAVINGS BANK, BUFFALO.

[Examined February 21, 1898.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$7,732,879 36
United States bonds .....	Var.	\$2,285,000 00	Var.	\$2,677,400 00	
District of Columbia bonds...	8 65	550,000 00	115	632,500 00	
Tennessee State bonds .....	8	100,000 00	100	100,000 00	
Erie county bonds .....	7	67,000 00	Var.	79,865 00	
Boston city bonds .....	8 1/2	250,000 00	100	250,000 00	
Buffalo city bonds .....	Var.	795 250 00	Var.	821,695 00	
Buffalo city warrants .....	5	153,161 21	100	153,161 21	
Dunkirk city bonds .....	4	9,026 53	100	9,026 53	
Milwaukee city bonds .....	7	40,000 00	113 1/4	45,800 00	
New York city bonds .....	Var.	450,000 00	Var.	478,000 00	
Wheatfield town school district bonds .....	4	50,000 00	102 1/2	51,250 00	
Call loan .....	5	.....	.....	.....	5,297,697 74
Banking house and lot .....	Cost.	149,687 61	.....	Est. value.	2,000 00
Site for new banking house ...	Cost.	293,953 27	.....	Est. value.	100,000 00
Other real estate .....	Cost.	83,271 93	.....	Est. value.	293,953 27
Cash on hand .....	.....	.....	.....	\$184,806 08	80,340 00
Cash deposited in banks .....	.....	.....	.....	1,020,818 73	
Interest accrued on bonds and mortgages (estimated) .....	.....	125,553 21	.....		1,155,123 80
Less over one year in arrears .	.....	18,712 60	.....		
Interest accrued on stocks and bonds .....	.....	.....	.....	\$106,840 61	
Interest accrued on warrants.	.....	.....	.....	15,818 31	
Interest accrued on call loan ..	.....	.....	.....	20,239 64	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	22 23	
				8,316 93	146,237 76
LIABILITIES.					\$14,757,731 98
Due depositors .....	.....	.....	.....	\$12,471,023 08	
Interest accrued to depositors	.....	.....	.....	66,234 98	
Salaries accrued .....	.....	.....	.....	1,759 45	
					12,539,017 51
Surplus .....	.....	.....	.....	.....	\$3,218,714 48

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	8 1/2	\$600,000 00	\$21,000 00	
Bonds and mortgages .....	4	\$577,500 00		
Less over one year in arrears .....		150,000 00		
		\$427,500 00	17,100 00	
Bonds and mortgages .....	4 1/2	796,500 00	36,843 50	
Bonds and mortgages .....	5	\$5,723,879 36		
Less over one year in arrears .....		128,601 82		
		\$5,594,778 04	279,736 90	
Bonds and mortgages .....	6	35,000 00	2,100 00	
Stocks and bonds .....	8	200,000 00	6,000 00	
Stocks and bonds .....	8 1/2	1,142,050 00	39,978 75	
Stocks and bonds .....	8 65	55,000 00	20,075 00	
Stocks and bonds .....	4	2,259,026 53	90,361 06	
Stocks and bonds .....	6	86,000 00	5,160 00	
Stocks and bonds .....	7	359,000 00	23,130 00	
Warrants .....	5	153,161 21	7,658 06	
Call loan ..	5	2,000 00	100 00	
Cash deposited .....	1 1/2	248,818 73	3,732 27	

## BUFFALO SAVINGS BANK, BUFFALO—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Cash deposited.....	3	\$785 000 00	\$25,080 00	
Cash deposited.....	4	26,000 00	1,440 00	
Rents .....				\$277,496 54
				1,434 96
CHARGES.				\$476,991 92
Interest to depositors.....			\$1,670 00	
Salaries .....			4,896 46	
Taxes and expenses on site for new banking house ..			1,000 00	
Taxes, repairs and insurance on other real estate ..			739 40	
Printing, advertising, etc.....			407 35	
Fuel, lights, etc .....			4,000 00	
Other expenses.....				519,306 12
Excess of income .....				\$20,626 37

## BUSHWICK SAVINGS BANK, BROOKLYN.

[Examined August 7 1897]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE		Totals.
			Rate	Amount	
Bonds and mortgages.....	Var.				\$578,630 00
United States bonds.....	5	\$2,000 00	118%	\$2,360 00	
District of Columbia bonds ..	5	15,000 00	108%	16,200 00	
Alabama State bonds .....	4	5,000 00	104%	5,200 00	
California State bonds .....	4	10,000 00	107	10,700 00	
Kansas State raid certificates..	4	1,000 00	100	1,000 00	
Louisiana State bonds.....	4	30,000 00	107%	32,100 00	
Missouri State bonds .....	3½	10,000 00	100	10,000 00	
Oswego county bonds.....	3½	25,000 00	100	25,000 00	
Amsterdam city bonds .....	4½	10,000 00	108	10,800 00	
Brooklyn city bonds .....	3½	10,000 00	100	10,000 00	
Buffalo city bonds .....	Var.	15,000 00	Var.	15,137 50	
Gloversville city bonds .....	3½	22,000 00	100	22,000 00	
Graud Rapids city bonds .....	4	40,000 00	108½	43,200 00	
Jamestown city bonds .....	5	21,200 00	102½	21,877 00	
Johnstown city bonds .....	4	17,000 00	107	18,190 00	
Long Island City bonds .....	Var.	40,500 00	Var.	45,330 00	
Middletown city bonds .....	3½	12,000 00	100	12,000 00	
Newburgh city bonds .....	4	13,000 00	107	13,910 00	
New York city bonds .....	Var.	4,200 00	Var.	4,481 00	
Niagara Falls city bonds .....	3½	38,000 00	100	38,000 00	
Paterson city bonds .....	5	30,000 00	103	30,900 00	
St. Louis city bonds.....	4	1,000 00	104	1,040 00	
Chautauqua town bonds .....	4	4,000 00	100	4,000 00	
Deer Park town bonds .....	7	5,000 00	103	5,200 00	
Flatbush town bonds (now Brooklyn) .....	4	5,000 00	103	5,150 00	
Hempstead town bonds .....	4	1,000 00	108½	1,082 50	
Newtown town bonds .....	5	5,000 00	110½	5,525 00	
New Utrecht town bonds (now Brooklyn) ..	5	10,000 00	101	10,100 00	
Potter town bonds .....	7	1,000 00	114½	1,142 50	
Saratoga town bonds .....	4½	2,000 00	Var.	2,100 00	
Seneca Falls town bonds.....	5	5,000 00	108½	5,412 50	
Smithtown town bonds .....	7	500 00	111½	558 75	
Westchester town bonds (now New York city) ..	4	6,000 00	100	6,000 00	
Brockport village bonds.....	4	2,000 00	100	2,000 00	
Flushing village bonds .....	7	1,000 00	117	1,170 00	
Lansingburgh village bonds ..	4½	2,500 00	104½	2,612 75	
Richfield Springs village bds..	5	5,000 00	103	5,200 00	
Suspension Bridge village bds.	5	6,500 00	Var.	7,400 00	
Williambridge village bonds (now New York city) .....	4	10,000 00	101	10,100 00	

480,712 00



BUSHWICK SAVINGS BANK, BROOKLYN — (Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house and lot .....	Cost.	\$25,000 00	.....	Est. value	\$20,000 00
Furniture and safes. ....	.....	.....	.....	.....	4,500 00
Cash on hand ... ..	.....	.....	.....	\$6,605 84	
Cash deposited in bank .....	.....	.....	.....	67,580 84	
					74,186 18
Interest accrued on bonds and mortgages .....	.....	7,382 93			
Less over one year in arrears...	.....	855 78			
			.....	\$6,527 25	
Interest accrued on stocks and bonds .....	.....	.....	.....	4,263 27	
Interest accrued on deposit in bank .....	.....	Estimated	.....	120 00	
					10,910 52
Rent accrued .....	.....	.....	.....	.....	110 88
					\$1,257,720 58
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$1,199,276 17	
Interest accrued to depositors.	.....	.....	.....	4,052 83	
Salaries accrued.....	.....	.....	.....	49 17	
Rent collected.....	.....	.....	.....	296 70	
					1,208,674 87
Surplus .....	.....	.....	.....	.....	\$54,046 16

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$631,000 00		
Less over one year in arrears .....		17,000 00		
		\$514,000 00	\$30,700 00	
Bonds and mortgages.....	5½	3,000 00	165 00	
Bonds and mortgages .....	6	44,850 00	2,691 00	
Stocks and bonds.....	3½	92,000 00	3,220 00	
Stocks and bonds .....	3¾	38,000 00	1,425 00	
Stocks and bonds .....	4	150,000 00	6,000 00	
Stocks and bonds.....	4½	54,000 00	2,430 00	
Stocks and bonds. . . . .	5	97,700 00	4,835 00	
Stocks and bonds.....	6	200 00	12 00	
Stocks and bonds.....	7	7,500 00	525 00	
Cash deposited.....	2	67,580 84	1,350 61	
				\$53,408 61
Rents.....	.....	.....	.....	2,361 19
				\$55,769 80
CHARGES.				
Interest to depositors .....	.....	.....	\$40,523 65	
Salaries. ....	.....	.....	4,160 00	
Taxes, repairs and insurance on banking house.....	.....	.....	440 00	
Printing, advertising, etc . . . . .	.....	.....	220 71	
Fuel, lights, etc .....	.....	.....	400 00	
Other expenses .....	.....	.....	580 10	
				46,224 46
Excess of income .....	.....	.....	.....	\$9,545 34

CARTHAGE SAVINGS BANK, CARTHAGE.

[Examined January 19, 1898]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	6	.....	.....	.....	\$42,488 50
Champion town bonds .....	7	\$600 00	106	\$636 00	
Diana town bonds .....	4	4,600 00	Var.	4,673 00	
Wilna town bonds .....	4	5,000 00	100	5,000 00	
Carthage village bonds .....	4	4,000 00	100 1/4	4,010 00	
Edwards village bonds .....	4	4,500 00	102 1/4	4,601 25	
					18,920 25
Cash on hand .....	.....	.....	.....	\$5,411 63	
Cash deposited in banks .....	.....	.....	.....	45,468 09	
					50,879 72
Real estate .....	Cost.	1,819 45	.....	Est. value.	1,819 45
Interest accrued on bonds and mortgages .....	.....	1,179 16	.....	.....	
Less over one year in arrears. ....	.....	807 50	.....	.....	
				\$371 66	
Interest accrued on stocks and bonds .....	.....	.....	.....	283 81	
Interest accrued on deposits in banks .....	.....	.....	.....	8 96	
					664 43
Insurance advanced.....	.....	.....	.....	.....	8 15
Rent accrued.....	.....	.....	.....	.....	9 00
					\$114,284 50
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$118,316 25	
Interest accrued to depositors. ....	.....	.....	.....	204 30	
Rent and salaries accrued.....	.....	.....	.....	420 00	
					118,940 55
Surplus .....	.....	.....	.....	.....	\$343 95

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	6	\$42,488 50		
Less over one year in arrears.....		8,125 00		
		\$34,363 50	\$2,061 81	
Stocks and bonds. ....	4	18,100 00	724 00	
Stocks and bonds.....	7	600 00	42 00	
Cash deposited.....	8	10,000 00	300 00	
Cash deposited.....	8 1/2	35,468 09	1,241 38	
				\$4,369 19
Rent .....	.....	.....	.....	108 00
				\$4,477 19
CHARGES.				
Interest to depositors.....	.....	.....	\$4,087 32	
Salaries .....	.....	.....	200 00	
Rent .....	.....	.....	200 00	
Taxes, repairs and insurance on real estate .....	.....	.....	47 50	
Printing, advertising, etc.....	.....	.....	81 59	
Other expenses.....	.....	.....	40 74	
				4,607 15
Deficiency in income.....	.....	.....	.....	\$129 96

## CATSKILL SAVINGS BANK, CATSKILL.

[Examined November 20, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$328,928 21
United States bonds .....	4	\$146,000 00	114	\$166,440 00	
California State bonds .....	4	14,900 00	109 3/4	15,808 50	
Florida State bonds .....	6	10,000 00	112	11,200 00	
Kansas State raid certificates .....	4	8,999 99	100	8,999 99	
North Dakota State bonds .....	4	20,000 00	110	22,000 00	
Wyoming Territory bonds .....	6	25,000 00	Var.	26,873 50	
Greene county bonds .....	3 1/4	1,000 00	100	1,000 00	
Rockland county bonds .....	5	15,000 00	116 3/4	17,512 50	
Albany city bonds .....	4	36,000 00	Var.	39,470 00	
Allegheny city bonds .....	4	20,000 00	110 3/4	22,150 00	
Amsterdam city bonds .....	3	7,500 00	100	7,500 00	
Binghamton city bonds .....	4	10,000 00	Var.	10,738 50	
Boston city bonds .....	3	15,000 00	100	15,000 00	
Brooklyn city bonds .....	Var.	32,000 00	Var.	37,580 00	
Buffalo city bonds .....	5	12,000 00	101 1/4	12,150 00	
Cincinnati city bonds .....	3, 65	10,000 00	100	10,000 00	
Cleveland city bonds .....	Var.	50,000 00	Var.	53,782 50	
Elmira city bonds .....	4	10,000 00	108 3/4	10,875 00	
Gloversville city bonds .....	4	14,000 00	107 3/4	15,050 00	
Grand Rapids city bonds .....	Var.	9,000 00	Var.	9,377 50	
Hudson city bonds .....	4	2,000 00	109 3/4	2,165 00	
Lockport city bonds .....	7	5,000 00	107	5,350 00	
Long Island city bonds .....	5	10,000 00	104 3/4	10,450 00	
New York city bonds .....	Var.	77,700 00	Var.	79,012 50	
Olean city bonds .....	5	12,000 00	Var.	12,485 00	
Patterson city bonds .....	4 1/4	10,000 00	110 3/4	11,075 00	
St. Louis city bonds .....	5	10,000 00	109 3/4	10,975 00	
Watertown city bonds .....	4	32,000 00	109 3/4	35,157 50	
Yonkers city bonds .....	4	8,464 48	109 3/4	9,209 42	
Attica town bonds .....	5	5,700 00	108 3/4	6,198 25	
Durham town bonds .....	4	5,500 00	100	5,500 00	
Flushing town bonds .....	4	9,000 00	101	9,090 00	
Hunter town bonds .....	4	15,800 00	Var.	15,952 50	
Kingston town bonds .....	7	200 00	109	227 00	
Perry town bonds .....	7	4,400 00	106	4,664 00	
Saratoga town bonds .....	4 1/4	20,000 00	Var.	21,490 00	
Windham town bonds .....	4	1,500 00	100	1,500 00	
Catskill village bonds .....	4	19,000 00	109 3/4	19,450 00	
College Point village bonds .....	7	1,000 00	109	1,090 00	
Cortlandville village bonds .....	4	10,000 00	Var.	10,250 00	
Coxsackie village bonds .....	4	40,000 00	Var.	41,207 50	
Greenbush village bonds .....	4	10,000 00	102	10,200 00	
Ilion village bonds .....	4	10,000 00	102	10,200 00	
North Tonawanda village bds. ....	5	15,000 00	108 3/4	15,375 00	
Plattsburgh village bonds .....	4	15,000 00	100	15,000 00	
Port Jervis village bonds .....	4	10,000 00	102	10,200 00	
Saugerties village bonds .....	4	7,000 00	102	7,210 00	
Tarrytown village bonds .....	4	10,000 00	102	10,200 00	
Tonawanda village bonds .....	5	12,000 00	109	13,080 00	
Catskill town school dist. bds. ....	4	12,000 00	101 3/4	12,225 00	
N. Baltimore town sch'l d. bds. ....	4	4,500 00	101 3/4	4,562 25	
Oneonta town school dist. bds. ....	4	5,000 00	100	5,000 00	
Cash deposited in U. T. Co., N. Y. ....	.....	.....	.....	\$16,728 46	944,246 21
Cash deposited in Farmers' Nat. Bank, Catskill, .....	.....	.....	.....	45,761 27	
Real estate .....	Cost.	6,890 08	.....	Est. value.	62,429 71
Insurance advanced .....	.....	.....	.....	.....	6,000 00
Interest accrued on bds. & mtgs. ....	.....	8,945 37	.....	.....	13 4
Less over one year in arrears .....	.....	1,971 50	.....	.....	
Interest accrued on stks. & bds. ....	.....	.....	.....	\$6,223 75	
Interest accrued on deposit in trust company .....	.....	Estimated.	.....	9,467 00	
Rent accrued .....	.....	.....	.....	124 79	15,286 21
					7 4
					\$1,411,764 4

CATSKILL SAVINGS BANK, CATSKILL—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Depositors .....	.....	.....	.....	\$1,207,818 58	
Interest accrued to depositors .....	.....	.....	.....	15,995 88	
Interest accrued.....	.....	.....	.....	208 25	
Interest accrued .....	.....	.....	.....	241 50	
					\$1,224,258 71
Surplus .....	.....	.....	.....	.....	\$187,485 76

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Loans and mortgages.....	5	\$372,985 31		
Over one year in arrears.....		24,501 80		
		\$348,483 51	\$17,424 18	
Loans and mortgages.....	6	10,000 00	600 00	
Loans and bonds. ....	8	22,500 00	675 00	
Loans and bonds.....	8½	51,000 00	1,785 00	
Loans and bonds.....	8.65	10,000 00	865 00	
Loans and bonds.....	4	536,664 42	21,466 56	
Loans and bonds.....	4½	85,000 00	1,575 00	
Loans and bonds.....	5	120,400 00	6,020 00	
Loans and bonds.....	6	91,000 00	5,460 00	
Loans and bonds.....	7	10,700 00	749 00	
Interest deposited. ....	2	16,732 46	334 65	
Interest deposited.....	.....	45,761 27	.....	
				\$56,454 89
				100 00
				\$56,554 89
CHARGES.				
Interest paid to depositors .....	.....	.....	\$39,712 91	
Interest paid.....	.....	.....	8,000 00	
Interest paid.....	.....	.....	600 00	
Repairs and insurance on real estate.....	.....	.....	104 14	
Printing, advertising, etc.....	.....	.....	217 86	
Other expenses.....	.....	.....	800 00	
				48,984 41
Excess of income.....	.....	.....	.....	\$12,619 98

CITY SAVINGS BANK, BROOKLYN.

[Examined August 13, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Loans and mortgages .....	5 & 6	.....	.....	.....	\$374,050 00
Brooklyn city bonds.....	4	\$12,000 00	Var.	\$ 8,280 00	
Brooklyn city bonds .....	8½	12,500 00	100	12,500 00	
New York city bonds.....	7	5,500 00	Var.	9,871 25	
Manhattan town bonds .....	4	30,000 00	Var.	31,550 00	
Westchester town bonds .....	4	5,000 00	100	5,000 00	
Lake town bonds.....	5	5,000 00	104¼	5,212 50	
Manhattan town bonds . ....	4	9,000 00	Var.	9,161 25	
Manhattan town bonds .....	4	17,000 00	Var.	17,258 75	
Manhattan town bonds.....	7	1,000 00	111¼	1,117 50	

## CATSKILL SAVINGS BANK, CATSKILL.

[Examined November 20, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$322,935 31
United States bonds .....	4	\$146,000 00	114	\$166,440 00	
California State bonds .....	4	14,800 00	108 1/2	15,868 50	
Florida State bonds .....	6	10,000 00	112	11,200 00	
Kansas State raid certificates .....	4	3,999 99	100	3,999 99	
North Dakota State bonds .....	4	20,000 00	110	22,000 00	
Wyoming Territory bonds .....	6	25,000 00	Var.	25,372 50	
Greene county bonds .....	3 1/2	1,000 00	100	1,000 00	
Rockland county bonds .....	5	15,000 00	116 3/4	17,512 50	
Albany city bonds .....	4	28,000 00	Var.	28,470 00	
Allegheny city bonds .....	4	20,000 00	110 1/2	22,150 00	
Amsterdam city bonds .....	3	7,500 00	100	7,500 00	
Binghamton city bonds .....	4	10,000 00	Var.	10,798 50	
Boston city bonds .....	3	15,000 00	100	15,000 00	
Brooklyn city bonds .....	Var.	22,400 00	Var.	27,520 00	
Buffalo city bonds .....	5	12,000 00	101 1/4	12,160 00	
Cincinnati city bonds .....	3 65	10,000 00	100	10,000 00	
Cleveland city bonds .....	Var.	50,000 00	Var.	53,798 50	
Elmira city bonds .....	4	10,000 00	108 1/2	10,875 00	
Gloverville city bonds .....	4	14,000 00	107 1/2	15,050 00	
Grand Rapids city bonds .....	Var.	9,000 00	Var.	9,977 50	
Hudson city bonds .....	4	2,000 00	108 1/4	2,165 00	
Lockport city bonds .....	7	5,000 00	107	5,350 00	
Long Island City bonds .....	5	10,000 00	104 1/2	10,450 00	
New York city bonds .....	Var.	77,700 00	Var.	79,012 50	
Olean city bonds .....	5	12,000 00	Var.	12,425 00	
Patterson city bonds .....	4 1/2	10,000 00	110 1/2	11,075 00	
St. Louis city bonds .....	6	10,000 00	105 1/2	10,975 00	
Watertown city bonds .....	4	22,000 00	105 1/2	23,157 50	
Yonkers city bonds .....	4	6,464 43	102 1/2	6,639 04	
Attica town bonds .....	5	5,700 00	102 1/2	5,828 25	
Durham town bonds .....	4	5,500 00	100	5,500 00	
Flushing town bonds .....	4	9,000 00	101	9,090 00	
Hunter town bonds .....	4	15,800 00	Var.	15,952 50	
Kingston town bonds .....	7	200 00	109	227 00	
Perry town bonds .....	7	4,400 00	108	4,864 00	
Saratoga town bonds .....	4 1/2	20,000 00	Var.	21,490 00	
Windham town bonds .....	4	1,500 00	100	1,500 00	
Catskill village bonds .....	4	12,000 00	102 1/2	12,460 00	
College Point village bonds .....	7	1,000 00	109	1,090 00	
Cortlandville village bonds .....	4	10,000 00	Var.	10,250 00	
Coxsackie village bonds .....	4	40,000 00	Var.	41,307 50	
Greenbush village bonds .....	4	10,000 00	108	10,800 00	
Ilion village bonds .....	4	10,000 00	108	10,800 00	
North Tonawanda village bds .....	5	15,000 00	102 1/2	15,375 00	
Plattsburgh village bonds .....	4	15,000 00	100	15,000 00	
Port Jervis village bonds .....	4	10,000 00	108	10,800 00	
Saugerties village bonds .....	4	7,000 00	108	7,560 00	
Tarrytown village bonds .....	4	10,000 00	108	10,800 00	
Tonawanda village bonds .....	6	12,000 00	109	13,080 00	
Catskill town school dist bds .....	4	12,000 00	101 1/4	12,225 00	
N. Baltimore town sch'l d bds .....	4	4,500 00	101 1/4	4,556 25	
Oneonta town school dist bds .....	4	5,000 00	100	5,000 00	
Cash deposited in U. T. Co., N. Y. ....				\$16,722 46	
Cash deposited in Farmers' Nat. Bank, Catskill, .....				45,761 27	
Real estate .....	Cost.	6,890 08		Est. value.	62,408 70
Insurance advanced .....					6,000 00
Interest accrued on bds. & mtgs .....		8,945 37			15 6
Less over one year in arrears .....		1,971 50			
Interest accrued on stks. & bds .....				\$6,272 78	
Interest accrued on deposit in trust company .....				9,487 65	
Rent accrued .....				124 79	
					15,896 22
					7 6
					\$1,411,764 6

CATSKILL SAVINGS BANK, CATSKILL—(Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due to depositors .....	.....	.....	.....	\$1,207,813 58	
Interest accrued to depositors .....	.....	.....	.....	15,995 88	
Dividends accrued .....	.....	.....	.....	208 25	
Interest accrued .....	.....	.....	.....	241 50	
					\$1,224,258 71
Surplus .....	.....	.....	.....	.....	\$187,485 76

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Loans and mortgages .....	5	\$372,985 81		
Loans over one year in arrears .....		24,501 80		
		\$348,483 51	\$17,424 18	
Loans and mortgages .....	6	10,000 00	600 00	
Stocks and bonds .....	8	22,500 00	675 00	
Stocks and bonds .....	8½	51,000 00	1,785 00	
Stocks and bonds .....	8.65	10,000 00	865 00	
Stocks and bonds .....	4	538,664 42	21,466 58	
Stocks and bonds .....	4½	85,000 00	1,575 00	
Stocks and bonds .....	5	120,400 00	6,020 00	
Stocks and bonds .....	6	91,000 00	5,460 00	
Stocks and bonds .....	7	10,700 00	749 00	
Cash deposited .....	8	16,732 48	834 65	
Cash deposited .....	.....	45,781 27	.....	
				\$56,454 89
Interest .....	.....	.....	.....	100 00
				\$56,554 89
CHARGES.				
Interest to depositors .....	.....	.....	\$39,712 91	
Dividends .....	.....	.....	8,000 00	
Interest .....	.....	.....	600 00	
Repairs, repairs and insurance on real estate .....	.....	.....	104 14	
Printing, advertising, etc .....	.....	.....	217 86	
Other expenses .....	.....	.....	800 00	
				48,984 41
Excess of income .....	.....	.....	.....	\$18,619 98

CITY SAVINGS BANK, BROOKLYN.

[Examined August 13, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Loans and mortgages .....	5 & 6	.....	.....	.....	\$374,050 00
Brooklyn city bonds .....	4	\$12,000 00	Var.	\$ 8,280 00	
Brooklyn city bonds .....	8½	12,500 00	100	12,500 00	
New York city bonds .....	7	5,500 00	Var.	9,871 25	
Manhasset town bonds .....	4	80,000 00	Var.	81,550 00	
Manhasset town bonds .....	4	5,000 00	100	5,000 00	
Manhasset town bonds .....	5	5,000 00	104½	5,212 50	
Manhasset town bonds .....	4	9,000 00	Var.	9,161 25	
Manhasset town bonds .....	4	17,000 00	Var.	17,258 75	
Manhasset town bonds .....	7	1,000 00	111½	1,117 50	

CITY SAVINGS BANK, BROOKLYN— (Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
College Point village bonds. . .	7	\$1,000 00	117	\$1,170 00	
Geneva village bonds.....	4	85,000 00	109	88,150 00	
Middleport village bonds ....	5	700 00	Var.	705 50	
North Tarrytown village bonds	4	10,000 00	102 $\frac{1}{2}$	10,250 00	
Perry village bonds ....	4	8,000 00	102 $\frac{1}{2}$	8,075 00	
Saratoga Springs village bonds	5	1,000 00	116	1,160 00	
Suspension Bridge village bds	4	6,000 00	101 $\frac{3}{4}$	6,105 00	
Islip town school district bds.	4	5,000 00	103 $\frac{1}{2}$	5,175 00	
Jamaica town school district bonds ...	5	14,000 00	Var.	14,485 00	
Marlboro town school district bonds.....	5	250 00	100	250 00	
Smithfield and Middletown town school district bonds..	5	10,800 00	108 $\frac{1}{2}$	11,718 00	
Ticonderoga town school dis- trict bonds.....	4	700 00	100	700 00	
					\$197,844 75
Cash on hand.....	.....	.....	.....	\$2,548 15	
Cash deposited in banks and trust companies .....	.....	.....	.....	88,932 85	
					86,481 00
Interest accrued on bonds and mortgages. ....	.....	.....	.....	\$5,502 09	
Interest accrued on stocks and bonds.. ....	.....	.....	.....	1,609 09	
Interest accrued on deposits in banks and trust companies	.....	Estimated.	.....	192 66	
					7,308 84
Rent paid in advance .....	.....	.....	.....	.....	60 00
					\$205,739 59
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$646 656 65	
Interest accrued to depositors	.....	.....	.....	2,636 74	
Salaries accrued .....	.....	.....	.....	115 50	
					649,408 89
Surplus .....	.....	.....	.....	.....	\$16,330 70

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$296,850 00	\$14,842 50	
Bonds and mortgages.....	6	77,200 00	4,682 00	
Stocks and bonds .....	8 $\frac{1}{2}$	12,500 00	437 50	
Stocks and bonds.....	4	182,700 00	5,308 00	
Stocks and bonds.....	5	81,750 00	1,587 50	
Stocks and bonds.....	7	7,500 00	525 00	
Cash deposited.....	2	43,932 85	878 66	
Cash deposited .....	8 $\frac{1}{2}$	40,000 00	1,400 00	
				\$29,611 16
CHARGES.				
Interest to depositors .....	.....	.....	\$23,600 65	
Salaries .....	.....	.....	3,580 00	
Rent ... ..	.....	.....	1,200 00	
Printing, advertising, etc.....	.....	.....	189 90	
Fuel, lights, etc.....	.....	.....	78 50	
Other expenses.....	.....	.....	264 89	
				27,858 44
Excess of income .....	.....	.....	.....	\$1,752 72

## COHOES SAVINGS INSTITUTION, COHOES.

[Examined November 30, 1897.]

ASSETS.	Rate of interest.	Amount at par	MARKET VALUE		Totals.
			Rate	Amount	
d mortgages.....	Var.				\$288,549 08
State bonds....	Var.	\$30,000 00	Var.	\$32,302 50	
late bonds.....	Var.	6,900 00	Var.	7,606 00	
te bonds.....	5	15,000 00	103 1/4	15,457 50	
tate bonds.....	8	12,000 00	100	12,000 00	
State bonds.....	4	17,500 00	107 1/4	18,798 75	
kota State bonds.....	4	10,000 00	100 1/2	10,050 00	
kota State bonds.....	Var.	25,000 00	Var.	25,820 00	
nty bonds.....	4	45,000 00	Var.	45,875 00	
r county bonds.....	4	5,000 00	100	5,000 00	
ty bonds.....	4	24,000 00	109 1/4	26,250 00	
city bonds.....	Var.	69,000 00	Var.	73,980 00	
ty bonds.....	Var.	36,000 00	Var.	37,865 00	
ty warrants.....	Var.	80,802 20	100	80,802 20	
city bonds.....	Var.	64,000 00	Var.	67,785 00	
ty bonds.....	Var.	21,500 00	Var.	22,579 25	
ity certificates of					
ness.....	4	6,813 52	100	6,813 52	
a city bonds.....	4	15,000 00	109 1/4	16,237 50	
ty bonds.....	4	40,000 00	Var.	43,400 00	
lle city bonds.....	3	20,000 00	100	20,000 00	
nd City bonds.....	Var.	68,500 00	Var.	70,998 75	
s city bonds.....	5	15,000 00	111	16,650 00	
lia city bonds.....	4 1/2	10,000 00	112 1/2	11,275 00	
mon city bonds.....	Var.	11,750 00	Var.	12,053 12	
city bonds.....	4	35,000 00	Var.	35,947 50	
and New Windsor					
ty bonds.....	4	21,000 00	101	21,210 00	
city bonds.....	4 1/2	35,000 00	Var.	37,875 00	
pa city bonds.....	3 1/2	10,000 00	100	10,000 00	
ty bonds.....	Var.	100,000 00	Var.	110,985 00	
n city bonds.....	Var.	20,000 00	Var.	20,430 00	
ty bonds.....	7	3,000 00	127 1/2	3,825 00	
own bonds.....	7	7,000 00	111 1/4	7,822 50	
n bonds.....	7	2,500 00	100	2,725 00	
Springtown bonds.....	4	17,500 00	Var.	17,651 25	
ls town bonds.....	5	10,000 00	Var.	10,597 50	
n town bonds.....	4	5,000 00	101	5,050 00	
pa village bonds.....	4	4,500 00	Var.	4,557 50	
llage bonds.....	4	25,000 00	Var.	25,457 50	
village bonds.....	4	2,500 00	100	2,500 00	
1 village bonds.....	4	15,000 00	102	15,300 00	
nd village bonds.....	3 1/2	8,000 00	100	8,000 00	
urgh village bonds.....	4	25,000 00	Var.	25,390 00	
ille village bonds.....	4	20,000 00	103	20,600 00	
mon village bonds.....	4	15,000 00	102 1/2	15,337 50	
awanda village bds.	Var.	30,000 00	Var.	30,800 00	
Spring village bds.....	4	15,000 00	Var.	15,225 00	
a village bonds.....	5	10,000 00	114 1/4	11,425 00	
illage bonds.....	4	12,000 00	101 1/2	12,210 00	
village bonds.....	4	25,000 00	Var.	26,065 00	
nd.....				\$1,175 02	1,101,711 84
sited in banks.....				103,040 02	
e.....	Cost	11,232 28		Est. value.	104,221 04
advanced.....					10,000 00
anced.....					15 00
erued on bonds and					72 50
ed.....				\$13,073 05	
erued on stocks and					
				13,419 80	
erued on warrants					
				2,449 83	
erued on deposits					
	Estimated.			1,302 16	
red.....					30,144 48
					90 00
					\$1,934,798 96



## CITY SAVINGS BANK, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
College Point village bonds. . .	7	\$1,000 00	117	\$1,170 00	
Geneva village bonds.....	4	85,000 00	109	88,150 00	
Middleport village bonds ....	5	700 00	Var.	705 50	
Northarrytown village bonds	4	10,000 00	102½	10,250 00	
Perry village bonds ....	4	8,000 00	102½	8,075 00	
Saratoga Springs village bonds	5	1,000 00	116	1,160 00	
Suspension Bridge village bds	4	6,000 00	101¾	6,105 00	
Islip town school district bds.	4	5,000 00	103½	5,175 00	
Jamaica town school district bonds ...	5	14,000 00	Var.	14,425 00	
Marlboro town school district bonds.....	5	250 00	100	250 00	
Smithfield and Middletown town school district bonds..	5	10,800 00	108½	11,718 00	
Ticonderoga town school district bonds.....	4	700 00	100	700 00	
					\$197,844 75
Cash on hand.....	.....	.....	.....	\$2,548 15	
Cash deposited in banks and trust companies .....	.....	.....	.....	83,982 85	
					86,481 00
Interest accrued on bonds and mortgages . . . . .	.....	.....	.....	\$5,502 09	
Interest accrued on stocks and bonds ..	.....	.....	.....	1,609 09	
Interest accrued on deposits in banks and trust companies .....	.....	Estimated.	.....	192 66	
					7,308 84
Rent paid in advance .....	.....	.....	.....	.....	00 00
					\$865,739 59
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$646 656 65	
Interest accrued to depositors .....	.....	.....	.....	2,686 74	
Salaries accrued .....	.....	.....	.....	115 50	
					649,408 89
Surplus .....	.....	.....	.....	.....	\$16,330 70

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$296,850 00	\$14,842 50	
Bonds and mortgages.....	6	77,200 00	4,632 00	
Stocks and bonds .....	8½	12,500 00	437 50	
Stocks and bonds.....	4	132,700 00	5,308 00	
Stocks and bonds.....	5	81,750 00	1,567 50	
Stocks and bonds.....	7	7,500 00	525 00	
Cash deposited.....	2	43,982 85	878 66	
Cash deposited .....	8½	40,000 00	1,400 00	
				\$29,611 16
CHARGES.				
Interest to depositors .....	.....	.....	\$23,600 65	
Salaries .....	.....	.....	3,520 00	
Rent ...	.....	.....	1,200 00	
Printing, advertising, etc.....	.....	.....	129 90	
Fuel, lights, etc.....	.....	.....	78 50	
Other expenses.....	.....	.....	264 39	
				27,668 44
Excess of income .....	.....	.....	.....	\$1,732 71

## COHOS SAVINGS INSTITUTION, COHOS.

[Examined November 30, 1897.]

ASSETS	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate	Amount	
nd mortgages .....	Var.				\$538,549 00
n State bonds ....	Var.	\$30,000 00	Var.	\$32,302 80	
State bonds .....	Var.	6,900 00	Var.	7,605 00	
State bonds .....	5	15,000 00	103 $\frac{3}{4}$	15,487 50	
State bonds .....	3	12,000 00	100	12,000 00	
State bonds .....	4	17,500 00	107 $\frac{3}{4}$	18,768 75	
State bonds .....	4	10,000 00	109 $\frac{1}{2}$	10,950 00	
State bonds .....	Var.	25,000 00	Var.	25,820 00	
State bonds .....	4	45,000 00	Var.	45,875 00	
County bonds .....	4	5,000 00	100	5,000 00	
County bonds .....	4	28,000 00	109 $\frac{1}{2}$	30,750 00	
County bonds .....	Var.	69,000 00	Var.	72,320 00	
County bonds .....	Var.	35,000 00	Var.	37,865 00	
County warrants .....	Var.	30,000 00	100	30,000 00	
County bonds .....	Var.	54,000 00	Var.	57,785 00	
County bonds .....	Var.	91,500 00	Var.	96,578 25	
County certificates of .....	4	6,813 52	100	6,813 52	
County bonds .....	4	15,000 00	106 $\frac{3}{4}$	16,227 50	
County bonds .....	4	40,000 00	Var.	43,400 00	
County bonds .....	3	20,000 00	100	20,000 00	
County bonds .....	Var.	69,500 00	Var.	70,908 75	
County bonds .....	5	15,000 00	111	16,650 00	
County bonds .....	4 $\frac{1}{2}$	10,000 00	113 $\frac{3}{4}$	11,275 00	
County bonds .....	Var.	11,750 00	Var.	12,083 12	
County bonds .....	4	35,000 00	Var.	35,687 50	
County bonds .....	4	21,000 00	101	21,210 00	
County bonds .....	4 $\frac{1}{2}$	35,000 00	Var.	37,875 00	
County bonds .....	3 $\frac{1}{2}$	10,000 00	100	10,000 00	
County bonds .....	Var.	100,000 00	Var.	106,985 00	
County bonds .....	Var.	20,000 00	Var.	20,400 00	
County bonds .....	7	8,000 00	127 $\frac{3}{4}$	8,825 00	
County bonds .....	7	7,000 00	111 $\frac{1}{4}$	7,822 50	
County bonds .....	7	2,500 00	100	2,500 00	
County bonds .....	4	17,500 00	Var.	17,651 25	
County bonds .....	5	10,000 00	Var.	10,987 50	
County bonds .....	4	5,000 00	101	5,050 00	
County bonds .....	4	4,500 00	Var.	4,557 50	
County bonds .....	4	25,000 00	Var.	25,487 50	
County bonds .....	4	2,500 00	100	2,500 00	
County bonds .....	4	15,000 00	102	15,300 00	
County bonds .....	3 $\frac{1}{2}$	8,000 00	100	8,000 00	
County bonds .....	4	25,000 00	Var.	25,800 00	
County bonds .....	4	20,000 00	103	20,600 00	
County bonds .....	4	15,000 00	102 $\frac{3}{4}$	15,397 50	
County bonds .....	Var.	30,000 00	Var.	30,900 00	
County bonds .....	4	15,000 00	Var.	15,225 00	
County bonds .....	5	10,000 00	114 $\frac{1}{4}$	11,425 00	
County bonds .....	4	12,000 00	101 $\frac{1}{4}$	12,310 00	
County bonds .....	4	20,000 00	Var.	20,665 00	
hand .....				\$1,175 08	1,191,711 84
posited in banks .....				103,048 02	
ate .....	Cost	11,232 28		Est. value.	104,221 04
re advanced .....					10,000 00
vanced .....					15 00
accrued on bonds and .....					72 50
accrued on stocks and .....				\$13,073 08	
accrued on warrants .....				13,419 39	
accrued on deposits .....				2,449 88	
re .....	Estimated.			1,302 16	80,144 43
rued .....					50 00
					\$1,234,798 98

## COHOES SAVINGS INSTITUTION, COHOES — (Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors .....	.....	.....	.....	\$1,765,424 83	
Interest accrued to depositors .....	.....	.....	.....	27,620 08	
Salaries accrued .....	.....	.....	.....	19 20	
Rent accrued .....	.....	.....	.....	418 88	
					\$1,793,477 99
Surplus .....	.....	.....	.....	.....	\$131,315 94

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4	\$31,000 00	\$1,240 00	
Bonds and mortgages .....	5	62,201 62	3,110 08	
Bonds and mortgages .....	6	495,348 00	29,720 00	
Stocks and bonds .....	8	54,000 00	1,620 00	
Stocks and bonds .....	8½	28,000 00	980 00	
Stocks and bonds .....	4	637,063 52	25,082 54	
Stocks and bonds .....	4½	162,000 00	7,290 00	
Stocks and bonds .....	5	195,500 00	9,775 00	
Stocks and bonds .....	6	6,000 00	360 00	
Stocks and bonds .....	7	28,400 00	1,988 00	
Warrants .....	4	9,919 00	396 76	
Warrants .....	5	20,683 20	1,034 16	
Cash deposited .....	2½	78 046 02	1,951 15	
Cash deposited .....	8	25,000 00	750 00	
				\$85,297 00
Rents .....	.....	.....	.....	576 00
				\$85,873 00
CHARGES.				
Interest to depositors .....	.....	.....	\$66,733 06	
Salaries .....	.....	.....	2,100 00	
Rent .....	.....	.....	1,000 00	
Taxes, repairs and insurance on real estate .....	.....	.....	100 00	
Printing, advertising, etc .....	.....	.....	600 00	
Other expenses .....	.....	.....	825 00	
				70 825 06
Excess of income .....	.....	.....	.....	\$13,015 63

## COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Examined September 20, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$285,733 00
United States bonds .....	4	\$15,000 00	126	\$18,900 00	
Missouri State bonds .....	3½	35,000 00	100	35,000 00	
Boston city bonds .....	4	15,000 00	107¾	16,162 50	
Brooklyn city bonds .....	4	25,000 00	Var.	27,962 50	
New York city bonds .....	3½	29,000 00	100	29,000 00	
College Point village bonds .....	7	58,000 00	Var.	63,642 50	
					195,667 50
Cash on hand .....	.....	.....	.....	\$7,480 01	
Cash deposited in banks and trust companies .....	.....	.....	.....	36,974 12	
					44,454 13

COLLEGE POINT SAVINGS BANK, COLLEGE POINT— (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Real estate.....	Cost.	\$8,810 82	.....	Est. value.	\$8,500 00
Furniture and fixtures .....	.....	.....	.....	.....	500 00
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$3,807 00	
Interest accrued on stocks and bonds .....	.....	.....	.....	1,955 28	
Interest accrued on deposits in banks and trust companies .....	.....	Estimated.	.....	211 27	
					5,973 55
LIABILITIES.					\$543,828 18
Due depositors. ....	.....	.....	.....	\$452,067 38	
Interest accrued to depositors. ....	.....	.....	.....	3,600 53	
Salaries accrued.....	.....	.....	.....	422 21	
Rent accrued.....	.....	.....	.....	60 67	
					456,220 78
Surplus.....	.....	.....	.....	.....	\$87,601 40

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$11,000 00	\$495 00	
Bonds and mortgages .....	5	200,175 00	10,008 75	
Bonds and mortgages.....	6	75,558 00	4,533 48	
Stocks and bonds .....	8½	64,000 00	2,240 00	
Stocks and bonds .....	4	55,000 00	2,200 00	
Stocks and bonds .....	7	58,000 00	4,060 00	
Cash deposited .....	2	28,838 57	506 77	
Cash deposited .....	3	10,635 55	819 07	
				\$24,423 07
CHARGES.				
Interest to depositors .....	.....	.....	\$16,726 49	
Salaries. ....	.....	.....	1,900 00	
Rent .....	.....	.....	300 00	
Printing, advertising, etc.....	.....	.....	183 53	
Other expenses.....	.....	.....	222 50	
Taxes, repairs & insurance on real estate .....	.....	.....	205 00	
				10,537 61
Excess of income .....	.....	.....	.....	\$4,885 46

DIME SAVINGS BANK OF BROOKLYN, BROOKLYN.

[Examined April 23, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$10,408,622 00
United States bonds .....	4	\$1,500,000 00	112¼	\$1,683,750 00	
Connecticut State bonds .....	8	500,000 00	100	500,000 00	
Missouri State bonds .....	8½	650,000 00	Var.	664,013 50	
Kansas State bonds.....	4	1,435 00	100	1,435 90	
Ohio State bonds .....	4½	150,000 00	104	156,000 00	
New York city bonds.....	Var.	250,000 00	Var.	271,125 00	
Brooklyn city bonds.....	Var.	2,168,000 00	Var.	2,270,870 00	
Rochester city bonds.....	8	300,000 00	95¼	285,750 00	
Poughkeepsie city bonds.....	8	50,000 00	97	48,500 00	
Buffalo city bonds.....	8½	497,500 00	Var.	501,962 50	

DIME SAVINGS BANK OF BROOKLYN, BROOKLYN — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Detroit city bonds .....	4	\$170,000 00	109 $\frac{1}{2}$	\$186,150 00	\$10,070,698 40
Long Island City bonds .....	4 $\frac{1}{2}$	250,000 00	100	250,000 00	
Des Moines city bonds .....	4	400,000 00	107 $\frac{1}{2}$	429,173 50	
Kings county bonds .....	Var.	1,870,000 00	Var.	1,445,587 50	
Queens county bonds .....	4	400,000 00	109 $\frac{1}{2}$	437,000 00	
Gravesend town bonds .....	5	446,000 00	Var.	509,920 00	
Hempstead town bonds .....	4	150,000 00	Var.	155,250 00	
Flatbush town bonds .....	Var.	233,000 00	Var.	282,757 50	
Richmond Hill village bonds ..	4	40,000 00	Var.	41,450 00	
Cash on hand .....	.....	.....	.....	\$140,654 86	1,465,946 49
Cash deposited .....	.....	.....	.....	1,816,292 13	
Real estate, banking house ....	Cost.	255,000 00	Estd.	\$257,000 00	384,923 63
Other real estate .....	Cost.	134,923 63	Estd.	134,923 63	
Interest accrued on bonds and mortgages. ....	.....	283,812 03	.....	\$232,482 03	342,772 40
Less over one year in arrears. ....	.....	1,330 00	.....	110,290 57	
Other interest accrued .....	.....	.....	.....	.....	\$22,672,957 91
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$20,735,533 40	20,906,055 64
Interest accrued to depositors. ....	.....	.....	.....	240,533 44	
Surplus .....	.....	.....	.....	.....	\$1,076,899 07

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4	\$410,000 00	\$16,400 00	40,693 75
Bonds and mortgages .....	4 $\frac{1}{4}$	957,500 00	40,693 75	
Bonds and mortgages .....	4 $\frac{1}{2}$	\$1,167,500 00	20,000 00	
Less over one year in arrears .....	.....	20,000 00	.....	\$489,253 07
Bonds and mortgages .....	4 $\frac{1}{2}$	\$1,147,500 00	186,637 50	
Bonds and mortgages .....	4 $\frac{3}{4}$	250,000 00	11,875 00	
Bonds and mortgages .....	5	4,377,050 00	218,863 50	
Bonds and mortgages .....	6	246,572 00	14,794 32	
Stocks and bonds .....	3	1,550,000 00	\$46,500 00	373,664 98
Stocks and bonds .....	3 $\frac{1}{2}$	1,762,500 00	61,687 50	
Stocks and bonds .....	4	4,817,435 00	193,697 43	
Stocks and bonds .....	4 $\frac{1}{2}$	400,000 00	18,000 00	
Stocks and bonds .....	5	746,000 00	37,300 00	
Stocks and bonds .....	7	250,000 00	17,500 00	
Cash deposited .....	3	200,000 00	\$4,000 00	34,800 00
Cash deposited .....	2 $\frac{1}{2}$	250,000 00	6,250 00	
Cash deposited .....	8	575,000 00	17,250 00	
Cash deposited .....	3 $\frac{1}{2}$	200,000 00	7,000 00	
Rents .....	.....	.....	.....	2,517 33
CHARGES.				\$699,953 32
Interest to depositors .....	.....	.....	\$773,143 58	899,516 11
Salaries .....	.....	.....	44,800 00	
Taxes, repairs and insurance .....	.....	.....	7,462 25	
Legal expenses .....	.....	.....	250 00	
Printing, advertising, fuel, lights, etc. ....	.....	.....	4,087 94	
Other expenses .....	.....	.....	11,774 34	
Excess of income .....	.....	.....	.....	\$90,427 21

## DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN.

[Examined October 12, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$1,773,870 00
United States bonds.....	Var.	\$150 000 00	Var.	\$166,125 00	
Kings county bonds.....	4	90,000 00	Var.	98,437 50	
Brooklyn city bonds.....	Var.	245,500 00	Var.	278,882 50	
Buffalo city bonds.....	7	1,000 00	118	1,180 00	
Mount Vernon city bonds.....	5	82,000 00	105 1/4	83,640 00	
New York city bonds.....	Var.	185,600 00	Var.	2 9,446 75	
Syracuse city bonds .....	4	50,000 00	100 1/2	50,250 00	
Alexandria town bonds .....	7	10,800 00	107 1/2	11,072 50	
Philadelphia town bonds .....	7	15,000 00	107 1/2	16,125 00	
Theresa town bonds.....	7	5,600 00	107 1/2	6,020 00	
					871,219 25
Cash on hand .....	.....	.....	.....	\$8,168 39	
Cash deposited in banks and trust companies.....	.....	.....	.....	248,799 96	
					256,968 35
Banking house and lot.....	Cost.	90,571 57	.....	Est. value.	65,000 00
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$29,894 40	
Interest accrued on stocks and bonds .....	.....	.....	.....	11,617 83	
Interest accrued on deposits in banks and trust companies .....	.....	Estimated.	.....	211 66	
					41,713 89
					\$3,008,771 49
LIABILITIES.					
Due depositors. ....	.....	.....	.....	\$2,749,557 15	
Interest accrued to depositors.....	.....	.....	.....	28,048 17	
Salaries accrued. ....	.....	.....	.....	801 62	
Rent paid in advance.....	.....	.....	.....	80 00	
					2,777,986 94
Surplus.....	.....	.....	.....	.....	\$230,834 55

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4 1/2	\$85,000 00	\$3,825 00	
Bonds and mortgages .....	5	1,679,470 00	83,973 50	
Bonds and mortgages .....	6	9,400 00	564 00	
Stocks and bonds.....	4	319,000 00	12,760 00	
Stocks and bonds .....	5	116,500 00	5,825 00	
Stocks and bonds .....	6	169,900 00	10 194 00	
Stocks and bonds .....	7	179,600 00	12,572 00	
Cash deposited.....	2	68,799 96	1,3 6 00	
Cash deposited.....	3	180,000 00	5,400 00	
				\$136,489 50
Rent... ..	.....	.....	.....	420 00
				\$136,909 50
CHARGES.				
Interest to depositors.....	.....	.....	\$99,973 90	
Salaries .....	.....	.....	9,000 00	
Taxes, repairs and insurance on banking house .....	.....	.....	1,783 83	
Printing, advertising, etc.....	.....	.....	369 07	
Fuel, lights, etc .....	.....	.....	772 32	
Other expenses .....	.....	.....	780 11	
				113,239 33
Excess of income .....	.....	.....	.....	\$23,670 17

DOLLAR SAVINGS BANK, NEW YORK CITY.

[Examined September 15, 1897.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$277,900 00
United States bonds....	6	\$17,000 00	Var.	\$17,490 00	
Massachusetts State bonds ..	3½	5,000 00	100	5,000 00	
Boston city bonds..	3½	5,000 00	100	5,000 00	
Minneapolis city bonds.....	4	6,000 00	Var.	6,655 00	
New York city bonds .....	Var.	17,000 00	Var.	18,040 00	52,185 00
Cash on hand .....	.....	.....	.....	\$2,816 59	
Cash deposited in banks and trust companies.....	.....	.....	.....	41,373 85	44,190 44
Interest accrued on bonds and mortgages. ....	.....	.....	.....	\$3,996 10	
Interest accrued on stocks and bonds .....	.....	.....	.....	490 63	
Interest accrued on deposits in bank and trust company....	.....	Estimated.	.....	229 50	4,716 23
Rent paid in advance .....	.....	.....	.....	.....	17 50
					\$379,009 17
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$373,828 85	
Interest accrued to depositors.	.....	.....	.....	2,280 02	
Salaries accrued.....	.....	.....	.....	87 50	376,146 37
Surplus .....	.....	.....	.....	.....	\$2,862 80

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$216,300 00	\$10,815 00	
Bonds and mortgages.....	6	61,600 00	3,696 00	
Stocks and bonds .....	3	10,000 00	300 00	
Stocks and bonds .....	3½	10,000 00	350 00	
Stocks and bonds .....	4	6,000 00	240 00	
Stocks and bonds .....	5	5,000 00	250 00	
Stocks and bonds .....	6	17,000 00	1,020 00	
Stocks and bonds .....	7	2,000 00	140 00	
Cash deposited.....	2	5,098 85	101 88	
Cash deposited.....	4	36,280 00	1,451 20	\$18,364 08
CHARGES.				
Interest to depositors .....	.....	.....	\$11,091 50	
Salaries .....	.....	.....	1,108 00	
Rent .....	.....	.....	420 00	
Printing, advertising, etc.....	.....	.....	870 00	
Fuel, lights, etc .....	.....	.....	200 00	
Other expenses .....	.....	.....	160 00	13,249 50
Excess of income .....	.....	.....	.....	\$5,014 58

EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[Examined August 17, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE		Totals.
			Rate	Amount.	
and mortgages .....	5 & 6	.....	.....	.....	\$1,817,800 00
1 States bonds.....	4	\$150,000 00	112	\$168,000 00	
1a State bonds.....	8	50,000 00	100	50,000 00	
county bonds.....	Var.	237,000 00	Var.	244,715 00	
n city bonds .....	Var.	200,000 00	Var.	207 850 00	
lyn city bonds.....	Var.	165,000 00	Var.	228,187 50	
o city bonds. ....	Var.	100,000 00	Var.	100,000 00	
ish (now Brooklyn) town					
ls .....	4	80,000 00	Var.	83,740 00	
stead town bonds . ....	5	16,000 00	Var.	17,717 50	
ra town bonds. ....	5	5,000 00	100	5,000 00	
Island village bonds....	8½	12,000 00	100	12,000 00	
ing village bonds .....	4	15,000 00	103	15,450 00	
					1,182,110 00
on hand.. ..	.....	.....	.....	\$28,665 94	
deposited in banks and	.....	.....	.....	172,847 05	
t companies.....	.....	.....	.....		201,512 99
ng house and lot .....	Cost.	47,741 60	.....	Estimated.	30,000 00
st accrued on bonds and					
tgages .....	.....	.....	.....	.....	15,171 00
st accrued on stocks and					
ls .....	.....	.....	.....	.....	7,298 62
st accrued on deposits					
inks and trust companies	.....	.....	.....	Estimated.	538 92
					\$2,708,926 58
LIABILITIES.					
epositors .....	.....	.....	.....	\$2,467,150 88	
st accrued to depositors	.....	.....	.....	10,831 79	
es .....	.....	.....	.....	28 66	
					2,478,011 88
urplus .....	.....	.....	.....	.....	\$225,915 20

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
s and mortgages.....	5	\$1,285,800 00	\$64,290 00	
s and mortgages.....	6	31,500 00	1,880 00	
s and bonds.....	8	100,000 00	3,000 00	
s and bonds.....	8½	292,000 00	10,220 00	
s and bonds.....	4	552,000 00	22,080 00	
s and bonds.....	5	46,000 00	2,300 00	
s and bonds. ....	6	85,000 00	2,100 00	
s and bonds. ....	7	25,000 00	1,750 00	
deposited. ....	2	48,986 82	979 74	
deposited.....	2½	123,860 28	8,096 50	
				\$111,706 24
				386 00
				\$112,042 24
CHARGES.				
est to depositors .....	.....	.....	\$84,771 80	
les .....	.....	.....	10,820 00	
s, repairs and insurance on banking				
se. ....	.....	.....	596 17	
ing, advertising, etc .....	.....	.....	1,011 05	
lights, etc .....	.....	.....	379 88	
* expenses.....	.....	.....	1,603 68	
				98,741 58
xcess of income.....	.....	.....	.....	\$13,800 66



## EASTCHESTER SAVINGS BANK, MOUNT VERNON.

[Examined April 6, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$140,325 00
United States bonds .....	Var.	\$103,500 00	Var.	\$115,387 50	
District of Columbia bonds...	3.65	10,000 00	112	11,200 00	
Maine State bonds .....	3	10,000 00	100	10,000 00	
Amsterdam city bonds.....	3	10,000 00	100	10,000 00	
Brooklyn city bonds.....	3	7,000 00	100	7,000 00	
Long Island City bonds.....	4 1/2	10,000 00	Var.	10,775 00	
Mount Vernon city bonds.....	Var.	51,250 00	Var.	53,508 12	
New York city bonds ' .. ....	3	20,000 00	100	20,000 00	
Eastchester town bonds.	3 1/2	12,000 00	100	12,000 00	
Eastchester t'wn sch. dist. bds.	4	8,750 00	102 3/4	8,990 62	
Eastchester t'wn sch. dist. bds.	4	40,500 00	Var.	40,950 00	
Pelham t'wn cerfts., in default	5	8,500 00	.....	.....	
Furniture and safes.....	.....	.....	.....	.....	299,756 24
Cash on hand .....	.....	.....	.....	\$2,288 79	300 00
Cash deposit in banks and trust companies .....	.....	.....	.....	42,984 83	
Interest accrued on bonds and mortgages .....	.....	8,544 74	.....		45,273 12
Less over one year in arrears.	.....	453 75	.....		
Int. accrued on stks. and bds.	.....	.....	.....	\$3,190 99	
Interest accrued on deposits in banks and trust companies.	.....	Estimated.	.....	1,555 03	
				239 67	4,885 09
LIABILITIES.					\$490,540 05
Due depositors .....	.....	.....	.....	\$466,025 67	
Interest accrued to depositors.	.....	.....	.....	3,984 09	
Salaries accrued .....	.....	.....	.....	40 00	
Rent accrued.....	.....	.....	.....	106 66	
					470,166 43
Surplus .....	.....	.....	.....	.....	\$20,433 63

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$9,600 00	\$480 00	
Bonds and mortgages.....	6	\$130,725 00		
Less over one year in arrears.....		4,500 00		
		\$126,225 00	7,573 50	
Stocks and bonds .....	3	47,000 00	1,410 00	
Stocks and bonds .....	3 1/2	12,000 00	420 00	
Stocks and bonds .....	3.65	10,000 00	365 00	
Stocks and bonds .....	4	138,000 00	5,520 00	
Stocks and bonds .....	4 1/2	10,000 00	450 00	
Stocks and bonds .....	5	\$53,500 00		
Less Town of Pelham bonds, in default.		3,500 00		
		\$50,000 00	2,500 00	
Stocks and bonds .....	6	16,000 00	960 00	
Cash deposited.....	3	36,605 49	1,098 16	
Cash deposited.....	.....	6,878 84	.....	
				\$20,776 66
CHARGES.				
Interest accrued to depositors.....	.....	.....	\$14,908 16	
Salaries .....	.....	.....	2,400 00	
Rent .....	.....	.....	400 00	
Legal expenses.....	.....	.....	45 00	
Printing, advertising, etc .....	.....	.....	100 00	
Other expenses .....	.....	.....	206 80	
				18,099 96
Excess of income .....	.....	.....	.....	\$2,717 66

**EAST SIDE SAVINGS BANK, ROCHESTER.**

[Examined December 17, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5	.....	.....	.....	\$1,889,206 17
United States bonds.....	4	\$300,000 00	129¾	\$389,250 00	
District of Columbia bonds...	3.60	100,000 00	109	109,000 00	
South Dakota State bonds. ..	4	50,000 00	105½	52,750 00	
Wyoming State bonds.....	6	15,000 00	Var.	19,375 00	
Rochester city bonds .....	7	5,000 00	113¾	5,662 50	
Henrietta town bonds .....	4	6,000 00	100	6,000 00	
Middlebury town bonds .....	4½	22,000 00	107½	23,650 00	
Wheatland town bonds. ....	4	6,000 00	100	6,000 00	
Suspension Bridge village bonds .....	Var.	27,000 00	Var.	29,688 75	
Banking house and lot.....	Cost.	120,000 00	.....	Est. value.	641,326 25
Other real estate .....	Cost.	112,522 37	.....	Est. value.	120,000 00
Land contract. ....	.....	.....	.....	.....	102,500 00
Call loans.....	.....	.....	.....	.....	950 00
Cash on hand.....	.....	.....	.....	\$8,910 68	22,000 00
Cash deposited in banks and trust companies .....	.....	.....	.....	510,216 43	
Interest accrued on bonds and mortgages .....	.....	17,911 83	.....		519,127 11
Less over one year in arrears. ....	.....	2,280 01	.....	\$15,631 82	
Interest accrued on stocks and bonds ...	.....	.....	.....	2,985 07	
Interest accrued on call loans. ....	.....	.....	.....	16 89	
Interest accrued on land contract .....	.....	.....	.....	59 10	
Interest accrued on deposits in banks and trust companies .....	.....	Estimated.	.....	5,152 79	
Rent accrued.....	.....	.....	.....	.....	23,846 27
					1,186 95
					\$3,320,092 75
<b>LIABILITIES.</b>					
Due depositors. ....	.....	.....	.....	\$3,088,914 61	
Interest accrued to depositors. ....	.....	.....	.....	5,048 48	
Salaries accrued .....	.....	.....	.....	553 60	
Cashier's checks outstanding..	.....	.....	.....	765 22	
Taxes accrued.....	.....	.....	.....	1,921 89	
					3,042,203 80
Surplus .....	.....	.....	.....	.....	\$277,888 95

**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$1,889,206 17		
Less over one year in arrears.....		40,145 50		
		\$1,849,060 67	\$92,453 03	
Stocks and bonds .....	3.65	100,000 00	3,650 00	
Stocks and bonds .....	4	362,000 00	14,480 00	
Stocks and bonds .....	4½	22,000 00	990 00	
Stocks and bonds .....	5	21,500 00	1,075 00	
Stocks and bonds .....	6	15,000 00	900 00	
Stocks and bonds .....	7	10,500 00	735 00	
Call loan (F. A. Hill).....	5	400 00	.....	
Call loan (Coffin & Stanton).....	5	20,000 00	.....	
Call loan.....	5	1,600 00	80 00	
Land contract .....	5	950 00	47 50	
Cash deposited .....	2	100,848 64	2,006 97	

EAST SIDE SAVINGS BANK, ROCHESTER—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Cash deposited .....	8	\$15,000 00	\$450 00	\$132,612 21
Cash deposited .....	8½	10,000 00	850 00	
Cash deposited .....	4	384,867 79	15,394 71	
Rent .....	.....	.....	.....	9,752 12
				\$142,364 33
CHARGES.				
Interest to depositors .....	.....	.....	\$118,580 76	136,578 79
Salaries .....	.....	.....	12,450 00	
Taxes, repairs and insurance on banking house .....	.....	.....	3,576 42	
Taxes, repairs and insurance on other real estate .....	.....	.....	2,940 29	
Legal expenses .....	.....	.....	130 50	
Printing, advertising, etc .....	.....	.....	456 22	
Fuel, lights, etc .....	.....	.....	3,160 90	
Other expenses .....	.....	.....	274 70	
Excess of income .....	.....	.....	.....	\$5,785 54

ELMIRA SAVINGS BANK, ELMIRA.

[Examined December 27, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages, old account .....	5	.....	.....	.....	\$8,125 00
Bonds and mortgages, new account .....	5 & 6	.....	.....	.....	12,100 00
Furniture and safe, old account .....	.....	.....	.....	.....	100 00
Cash on hand, old account ....	.....	.....	.....	\$394 40	22,474 57
Cash on hand, new account ...	.....	.....	.....	314 90	
Cash deposited in Chemung Canal Bank, old account .....	.....	.....	.....	2,575 98	
Cash deposited in Chemung Canal Bank, new account ...	.....	.....	.....	18,591 42	
Cash deposited in Elmira National Bank, in hands of receiver .....	.....	\$14,946 64	Allo'd at 4½	597 87	
Interest accrued on bonds and mortgages, old account ....	.....	.....	.....	\$48 09	
Interest accrued on bonds and mortgages, new account ...	.....	.....	.....	153 76	
Interest accrued on deposits in Chemung Canal Bank, new account .....	.....	.....	.....	44 09	
Interest accrued on deposits in Chemung Canal Bank, old account .....	.....	.....	.....	12 20	263 14
					\$44,057 71
LIABILITIES.					64,608 29
Due depositors, old accounts ..	.....	.....	.....	\$32,084 73	
Due depositors, new accounts ..	.....	.....	.....	31,456 58	
Interest accrued to depositors ..	.....	.....	.....	407 96	
Salary accrued .....	.....	.....	.....	57 72	\$20,548 28
Deficiency .....	.....	.....	.....	.....	

ELMIRA SAVINGS BANK, ELMIRA—(Continued).  
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages, old account .....	5	\$8,125 00	\$406 25	\$1,964 94
Bonds and mortgages, new account.....	5	7,400 00	870 00	
Bonds and mortgages, new account.....	6	5,700 00	842 00	
Cash deposited, old account .....	4	2,575 98	108 04	
Cash deposited, new account .....	4	18,591 42	748 65	
Cash deposited, old account .....	.....	14,946 64	.....	
CHARGES				2,198 72
Interest to depositors, new accounts.....	.....	.....	\$883 28	
Interest to depositors, old accounts .....	.....	.....	.....	
Salaries .....	.....	.....	800 00	
Rent .....	.....	.....	830 00	
Other expenses, old accounts .....	.....	.....	157 85	
Other expenses, new accounts.....	.....	.....	78 09	\$228 78
Deficiency in income.....	.....	.....	.....	

EMPIRE STATE SAVINGS BANK, BUFFALO.  
[Examined February 18, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$441,455 95
Louisiana State bonds.....	4	\$40,000 00	107 1/4	\$42,910 00	120,988 25
Tennessee State bonds .....	3	87,800 00	100	87,800 00	
Buffalo city warrants .....	5	21,755 75	100	21,755 75	
Arcade town bonds .....	7	2,000 00	106	2,120 00	
Springville village bonds.....	4	16,500 00	102 1/4	16,912 50	
Real estate .....	Cost.	17,776 81	.....	Est. value.	11,950 00
Cash on hand .....	.....	.....	.....	\$6,416 58	167,543 71
Cash deposited in banks.....	.....	.....	.....	161,127 18	
Furniture and fixtures.....	.....	.....	.....	.....	5,067 15
Interest accrued on bonds and mortgages .....	.....	5,382 21	.....	.....	\$5,195 19
Less over one year in arrears..	.....	167 02	.....	.....	
Interest accrued on stocks and bonds .....	.....	.....	.....	400 71	842 80
Interest accrued on warrants..	.....	.....	.....	842 80	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	715 52	6,654 22
Rent accrued .....	.....	.....	.....	.....	
LIABILITIES.				.....	101 00
Due depositors .....	.....	.....	.....	\$724,542 24	\$758,760 28
Interest accrued to depositors.	.....	.....	.....	3,462 07	
Salaries accrued.....	.....	.....	.....	20 82	
Rent accrued.....	.....	.....	.....	149 64	
Surplus .....	.....	.....	.....	.....	728,174 77
				.....	\$25,585 51

EMPIRE STATE SAVINGS BANK, BUFFALO — (Continued).  
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$411,805 95		
Less over one year in arrears.....		2,400 00		
		\$409,405 95	\$20,470 80	
Bonds and mortgages .....	6	\$29,650 00		
Less over one year in arrears .....		500 00		
		\$29,150 00	1,749 00	
Stocks and bonds.....	8	87,800 00	1,119 00	
Stocks and bonds. ....	4	56,500 00	2,280 00	
Stocks and bonds.....	7	2,000 00	140 00	
Warrants.....	5	21,755 75	1,067 79	
Cash deposited.....	2	25,040 06	500 80	
Cash deposited.....	4	186,087 12	5,448 48	
Rent.....				\$32,770 27
				340 00
				\$33,110 27
CHARGES.				
Interest to depositors.....			\$26,518 25	
Salaries .....			8,800 00	
Rent, banking rooms .....			8,000 00	
Taxes, repairs and insurance on real estate .....			195 55	
Printing, advertising, etc.....			500 00	
Other expenses.....			500 00	
				34,518 80
Deficiency in income.....				\$1,408 43

EXCELSIOR SAVINGS BANK, NEW YORK CITY.  
[Examined October 29, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$919,550 00
Alabama State bonds .....	Var.	\$55,000 00	Var.	\$61,100 00	
Idaho State bonds.....	Var.	30,000 00	116	34,800 00	
Louisian : State bonds.....	4	150,000 00	107 1/2	161,200 00	
North Carolina State bonds...	6	15,000 00	109 1/2	20,887 50	
North Dakota State bonds ....	4	10,000 00	109 1/2	10,950 00	
North Dak : ta State bonds (Sol- diers' Home certificates)....	6	6,047 00	100	6,047 00	
Texas State bonds.....	5	4,000 00	115	4,600 00	
Amsterdam city bonds .....	4	18,000 00	102	20,160 00	
Lon : Island City bonds .....	Var.	85,000 00	Var.	87,476 25	
Mount Vernon city bonds .....	4	10,000 00	106	10,600 00	
Schenectady city bonds .....	4	10,000 00	106	10,600 00	
Troy city bonds .....	4 1/2	2,000 00	116 1/2	2,330 00	
Utica city bonds.....	5	2,000 00	100	2,000 00	
Cooperstown town bonds.....	4	15,000 00	102 1/2	15,337 50	
Covert town bonds .....	7	4,300 00	110 1/2	4,740 75	
Enfield town bonds.....	7	1,000 00	110 1/2	1,108 50	
Flatbush town bonds (now Brooklyn).....	4	36,000 00	Var.	37,577 50	
Gravesend town bonds (now Brooklyn) .....	5	100,000 00	Var.	130,462 50	
Jamaica town bonds.....	4	20,000 00	102 1/2	20,500 00	
Newfield town bonds .....	7	2,300 00	110 1/2	2,535 75	
New Lebanon town bonds.....	4	3,000 00	102	3,060 00	
New Utrecht town bonds (now Brooklyn) .....	5	100,000 00	131	131,000 00	
Seneca Falls town bonds .....	5	15,000 00	113 1/2	17,035 00	
West Farms town bonds (now New York) .....	7	500 00	134	670 00	
Yates town bonds .....	5	1,000 00	102	1,080 00	
College Point village bonds ...	7	1,000 00	121 1/2	1,217 50	

**EXCELSIOR SAVINGS BANK, NEW YORK CITY — (Continued).**

ASSETS	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Freeport village bonds....	5	\$35,000 00	117½	\$41,125 00	
Far Rockaway village bonds..	5	20,000 00	119	23,800 00	
Fort Plain village bonds ..	4	49,000 00	101½	49,735 00	
Greenbush village bonds .....	4	49,000 00	102	49,960 00	
North Tonawanda village bonds (now city) .....	4	21,000 00	108	21,630 00	
Richfield Springs village bonds	5	7,500 00	115½	8,643 75	
Whitehall village bonds .....	4	10,000 00	102½	10,225 00	
Whitestone village bonds .....	6	8,998 62	106	9,538 54	
Addison town school dist. bds	4	19,000 00	101½	19,237 50	
Westchester town school district bonds (now New York).	5	10,000 00	116½	11,650 00	
Call loans .....	Var.	.....	.....	.....	\$994,614 54
Cash on hand .....	.....	.....	.....	\$7,225 16	68,500 00
Cash deposited in bank.....	.....	.....	.....	93,234 92	
Real estate .....	Cost.	4,612 88	.....	Est. value.	100,460 08
Furniture and fixtures.....	.....	.....	.....	.....	4,329 81
Insurance advanced .....	.....	.....	.....	.....	2,500 00
Salaries prepaid .....	.....	.....	.....	.....	61 20
Rent prepaid .....	.....	.....	.....	.....	41 53
Interest accrued on bonds and mortgages .....	.....	.....	.....	.....	44 45
Interest accrued on stocks and bonds .....	.....	.....	.....	\$3,480 27	
Interest accrued on call loans.	.....	.....	.....	15,336 08	
Interest accrued on deposit in bank .....	.....	.....	.....	223 94	
Rent accrued .....	.....	Estimated.	.....	161 45	19,201 74
					23 83
					\$2,104,326 18
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$1,979,468 36	
Interest accrued to depositors .....	.....	.....	.....	19,801 03	
Expenses accrued .....	.....	.....	.....	15 84	
					1,999,285 23
Surplus .....	.....	.....	.....	.....	\$105,037 95

**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$43,000 00	\$1,720 00	
Bonds and mortgages.....	4½	238,800 00	10,746 00	
Bonds and mortgages.....	4¾	90,000 00	4,275 00	
Bonds and mortgages.....	5	482,350 00	24,117 50	
Bonds and mortgages.....	6	65,400 00	3,924 00	
Stocks and bonds.....	3½	6,000 00	210 00	
Stocks and bonds.....	4	430,500 00	17,220 00	
Stocks and bonds.....	4½	24,500 00	1,102 50	
Stocks and bonds.....	5	369,500 00	18,475 00	
Stocks and bonds.....	6	34,045 62	2,042 74	
Stocks and bonds.....	7	11,100 00	777 00	
Call loans .....	4	44,500 00	1,780 00	
Call loans .....	4½	19,000 00	845 00	
Cash deposited.....	2	68,234 92	1,364 70	
Cash deposited.....	3	25,000 00	750 00	
Rent .....	.....	.....	.....	\$80,349 44
				300 00
				\$80,649 44

EXCELSIOR SAVINGS BANK, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....	.....	.....	\$60,419 15	
Salaries .....	.....	.....	10,798 00	
Rent .....	.....	.....	5,500 00	
Taxes, repairs and insurance on real estate.....	.....	.....	90 86	
Legal expenses. ....	.....	.....	850 00	
Printing, advertising, etc.....	.....	.....	556 40	
Fuel, lights, etc.....	.....	.....	101 83	
Other expenses .....	.....	.....	867 82	
				\$78,068 06
Excess of income.....	.....	.....	.....	\$10,966 88

FARMERS AND MECHANICS' SAVINGS BANK, LOCKPORT.

[Examined February 25, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$532,921 00
United States bonds.....	4	\$135,000 00	Var.	\$161,925 00	
Colorado State warrants .....	6	216 00	100	216 00	
Idaho State warrants.....	Var.	15,021 57	100	15,021 57	
Idaho State bonds .....	4	11,000 00	109 <sup>3</sup> / <sub>4</sub>	12,072 50	
Louisiana State bonds.....	4	50,000 00	107 <sup>3</sup> / <sub>4</sub>	53,625 00	
Tennessee State bonds .....	3	100 000 00	100	100,000 00	
Washington State warrants....	Var.	105,887 78	100	105,887 78	
Buffalo city warrants .....	5	24,987 00	100	24,987 00	
Des Moines city bonds.....	4	20,000 00	108 <sup>1</sup> / <sub>4</sub>	21,650 00	
Lockport city bonds .....	Var.	20,285 04	Var.	20,856 43	
Lockport city certificates of indebtedness.....	Var.	70,970 50	100	70,970 50	
Milwaukee city bonds .....	5	25,000 00	127	31,750 00	
Champlain town bonds.....	4 <sup>1</sup> / <sub>2</sub>	1,000 00	100	1,000 00	
Lewiston town bonds.....	4 <sup>1</sup> / <sub>2</sub>	5,000 00	108	5,150 00	
Newfane town bonds.....	5	13,000 00	Var.	13,972 50	
Somerset town bonds.....	5	7,000 00	108	7,560 00	
Wilson town bonds .....	5	7,000 00	108	7,560 00	
Mayville village bonds.....	4	15,000 00	102	15,300 00	
North Tonawanda village bds.	5	25,600 00	100 <sup>1</sup> / <sub>2</sub>	26 728 00	
Suspension Bridge village bds.	Var.	13,500 00	Var.	13,795 00	
Tonawanda village bonds .	6	26,045 80	100	26,045 80	
Canisteo town school dist. bds.	4	9,000 00	102 <sup>1</sup> / <sub>4</sub>	9,202 50	
Eden town school dist. bonds.	5	2,500 00	106 <sup>1</sup> / <sub>4</sub>	2,656 25	
Evans town school dist. bds ..	6	1,500 00	104	1,560 00	
Holley town school dist. bds..	4	9,000 00	101	9,090 00	
Lockport town school dist. bds	4	10,000 00	102 <sup>1</sup> / <sub>4</sub>	10,250 00	
Medina town school dist. bds..	6	19,000 00	118	22,420 00	
Moreau town school dist. bds..	6	6,000 00	115	6,900 00	
Pittsford town school dist bds	4	13,500 00	102	13,770 00	
Ripley town school dist. bds..	6	4,000 00	104	4,160 00	
Royalton town school dist bds.	4	2,300 00	100	2,300 00	
Webster town school dist bds.	4 <sup>1</sup> / <sub>2</sub>	4,500 00	108	4,685 00	
Wheatfield town sch. dist. bds	4	18,000 00	101 <sup>1</sup> / <sub>4</sub>	18,162 50	
					335,179 23
Cash on hand .....	.....	.....	.....	\$25,564 20	
Cash deposited in banks and trust companies .....	.....	.....	.....	275,224 56	
					300,788 76
Banking house and lot .....	Cost.	18,880 59	.....	Est. value.	16,000 00
Other real estate .....	Cost.	11,001 73	.....	Est. value.	9,500 00
Furniture and safe .....	.....	.....	.....	.....	2,000 00
Insurance and taxes advanced on mortgaged property .....	.....	.....	.....	.....	51 08

FARMERS AND MECHANICS' SAVINGS BANK, LOCKPORT—(Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages. ....	.....	\$8,507 17			
Less over one year in arrears. ....	.....	8,141 64			
			.....	\$5,865 58	
Interest accrued on stocks and bonds .....	.....	.....	.....	4,972 41	
Interest accrued on certificates of indebtedness .....	.....	.....	.....	1,048 81	
Interest accrued on warrants. ....	.....	.....	.....	8,826 04	
Interest accrued on deposits in banks and trust companies..	.....	Estimated.	.....	1,200 00	
					\$21,407 79
Rent accrued.....	.....	.....	.....	.....	48 00
					\$1,717,895 98
LIABILITIES.					
Due depositors ... ..	.....	.....	.....	\$1,539,381 49	
Interest accrued to depositors .....	.....	.....	.....	8,872 90	
Salaries accrued.....	.....	.....	.....	884 16	
					1,548,087 95
Surplus... ..	.....	.....	.....	.....	\$169,807 98

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$111,975 00		
Less over one year in arrears.....		7,575 00		
		\$104,400 00	\$5,220 00	
Bonds and mortgages .....	6	\$420,946 00		
Less over one year in arrears.....		86,450 00		
		\$334,496 00	23,069 76	
Stocks and bonds .....	8	100,000 00	8,000 00	
Stocks and bonds. ....	4	298,042 18	11,921 69	
Stocks and bonds.....	4 1/2	10,500 00	472 50	
Stocks and bonds.....	5	97,642 86	4,882 14	
Stocks and bonds.....	6	56,545 10	3,392 74	
Stocks and bonds .....	7	6,000 00	420 00	
Certificates of indebtedness .....	4	42,818 77	1,712 75	
Certificates of indebtedness .....	5	28,151 78	1,407 59	
Warrants .....	5	32,987 00	1,649 85	
Warrants .....	6	83,943 44	5,036 60	
Warrants .....	8	29,181 91	2,334 55	
Cash deposited .....	2	29,252 92	585 06	
Cash deposited .....	3	99,458 86	2,983 77	
Cash deposited.....	4	146,512 80	5,860 51	
				\$73,949 01
Rents .....	.....	.....	.....	735 00
				\$74,684 01
CHARGES.				
Interest to depositors.....	.....	.....	\$55,816 16	
Salaries .....	.....	.....	5,750 00	
Taxes, repairs and insurance on banking house .....	.....	.....	846 74	
Taxes, repairs and insurance on other real estate .....	.....	.....	254 07	
Legal expenses.....	.....	.....	65 00	
Printing, advertising, etc .....	.....	.....	840 00	
Fuel, lights, etc .....	.....	.....	240 00	
Other expenses .....	.....	.....	481 86	
				63,293 83
Excess of income .....	.....	.....	.....	\$11,390 68



GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN.

[Examined March 18, 1897.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$1,428,500 00
Tennessee State bonds .....	8	\$50,000 00	86	\$48,000 00	
Boston city bonds .....	4	81,000 00	Var.	81,855 00	
Brooklyn city bonds .....	Var.	196,000 00	Var.	196,550 00	
Dunkirk city bonds .....	4	2,000 00	100	2,000 00	
Newburgh city bonds .....	4	65,000 00	107	69,550 00	
Jamestown city bonds .....	5	24,000 00	101½	24,420 00	
Yonkers city bonds .....	4	84,000 00	Var.	87,010 00	
Mount Vernon city bonds .....	5	70,000 00	Var.	71,287 50	
Syracuse city bonds .....	4	55,000 00	Var.	55,400 00	
Utica city bonds .....	4	81,511 28	100	81,511 28	
Kings county bonds .....	4	92,500 00	Var.	96,148 75	
Queens county bonds .....	4	50,000 00	107½	53,750 00	
Tonawanda town bonds .....	5	8,000 00	101	8,080 00	
Flatbush town bonds .....	4	98,000 00	Var.	99,567 50	
New Utrecht town bonds .....	5	75,828 00	Var.	80,940 48	
Far Rockaway village bonds ..	5	40,000 00	116	46,400 00	
Catskill village bonds .....	4	4,000 00	Var.	4,080 00	
College Point village bonds ...	Var.	64,000 00	Var.	70,065 00	
Mount Vernon village bonds ..	4	4,000 00	100	4,000 00	
Suspension Bridge village bds.	5	12,000 00	112	13,440 00	
West Troy village bonds .....	4	16,000 00	Var.	16,290 00	
Whitestone village bonds .....	4½	88,000 00	Var.	86,892 50	
Nyack village bonds .....	4	85,000 00	102¾	85,962 50	
Castleton town sch. dist. bds..	5	24,250 00	Var.	26,892 50	
New Utrecht town sch. dist. bds	Var.	18,200 00	Var.	18,668 00	
Newtown town sch. dist. bds..	5	11,700 00	109½	12,811 50	
Jamaica town sch. dist. bds ..	Var.	40,000 00	Var.	48,750 00	
Call loans .....	.....	.....	.....	.....	1,269,207 46
Cash on hand .....	.....	.....	.....	\$3,937 18	63,000 00
Cash deposited .....	.....	.....	.....	113,894 00	
Banking house and lot .....	Cost.	250,000 00	Est.	245,000 00	117,261 13
Other real estate .....	Cost.	10,575 51	Est.	10,466 09	
Interest accrued .....	.....	.....	.....	.....	255,466 09
Rents accrued .....	.....	.....	.....	.....	26,623 67
LIABILITIES.					1,777 16
Due depositors .....	.....	.....	.....	\$2,983,124 17	\$3,181,826 51
Interest accrued to depositors	.....	.....	.....	21,957 32	
Expenses and salaries accrued.	.....	.....	.....	638 15	
Surplus .....	.....	.....	.....	.....	2,985,719 64
					\$226,176 87

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$1,426,200 00	\$71,310 00	
Bonds and mortgages .....	6	12,360 00	741 60	
Stocks and bonds .....	8	50,000 00	1,500 00	
Stocks and bonds .....	4	74,011 28	29,840 45	
Stocks and bonds .....	4½	88,000 00	1,485 00	
Stocks and bonds .....	5	347,476 00	17,373 80	
Stocks and bonds .....	6	17,000 00	1,080 00	
Stocks and bonds .....	7	81,000 00	2,170 00	
Call loans .....	4	63,000 00	2,580 00	
Cash deposited .....	2	14,464 95	269 20	
Cash deposited .....	2½	98,859 05	2,471 47	
Rents .....	.....	.....	.....	\$120,721 61
				20,780 00
				\$151,471 61

## GERMANIA SAVINGS BANK, KINGS COUNTY, BROOKLYN—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$102,659 34	
Salaries. ....	.....	.....	9,580 00	
Taxes, repairs and insurance ...	.....	.....	6 572 85	
Printing, advertising, stationery, etc....	.....	.....	618 75	
Fuel, lights and attendance....	.....	.....	7,843 68	
Other expenses, including \$1,000 salary to president .....	.....	.....	2,595 85	
				\$129,864 47
Excess of income.....	.....	.....	.....	\$21,607 14

## GERMAN SAVINGS BANK OF BROOKLYN.

[Examined March 8, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$1,888,875 00
United States bonds. ....	Var.	\$58,000 00	Var.	\$62,510-00	
District of Columbia bonds ...	8.65	100,000 00	116	116,000 00	
New York city bonds .....	8½	1,500 00	102	1,580 00	
Brooklyn city bonds.....	Var.	586,000 00	Var.	647,562 50	
Buffalo city bonds.....	8½	165,000 00	Var.	167,025 00	
Troy city bonds .....	8½	26,000 00	Var.	26,802 50	
Syracuse city bonds.....	7	1,500 00	110	1,650 00	
Poughkeepsie city bonds.....	8	90,000 00	96	28,800 00	
Yonkers city bonds ..	4	90,000 00	Var.	96,737 50	
Auburn city bonds .....	4	64,000 00	Var.	65,360 00	
Kingston city bonds. .	8	24,500 00	95	23,275 00	
Mount Vernon city bonds.....	4	45,000 00	107½	48,375 00	
Ogdensburg city bonds.....	8½	20,000 00	100½	20,150 00	
Elmira city bonds .....	4	25,000 00	Var.	26,612 50	
Ithaca city bonds .....	4	100,000 00	Var.	107,112 50	
Amsterdam city bonds.....	8	15,000 00	95½	14,825 00	
Trenton city bonds .....	4	80,400 00	102½	81,236 00	
Kings county bonds. .	Var.	150,000 00	Var.	152,750 00	
Rockland county bonds.....	5	10,500 00	104½	10,946 25	
Clinton county bonds .....	4	12,000 00	100½	12,060 00	
Richmond county bonds .....	4	100,000 00	Var.	107,700 00	
Albany county bonds .....	4	8,000 00	103½	8,105 00	
					1,771,124 75
Banking house and lot.....	Cost.	97,000 00	.....	Est. value.	60,000 00
Cash on hand .....	.....	.....	.....	\$32,816 79	
Cash deposited .....	.....	.....	.....	348,503 60	
					881,820 89
Interest accrued. ....	.....	.....	.....	.....	40,495 67
Rents accrued.....	.....	.....	.....	.....	162 48
					\$4,086,978 29
<b>LIABILITIES.</b>					
Due depositors....	.....	.....	.....	\$3,726,222 82	
Interest accrued to depositors .....	.....	.....	.....	53,801 50	
					3,779,523 82
Surplus .....	.....	.....	.....	.....	\$307,454 47

GERMAN SAVINGS BANK OF BROOKLYN — (Continued).  
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$1,826,075 00	\$91,303 73	
Bonds and mortgages .....	6	7,800 00	468 00	
Stocks and bonds.....	8	69,500 00	2,083 00	
Stocks and bonds.....	3½	512,500 00	17,437 50	
Stocks and bonds.....	8.65	100,000 00	8,650 00	
Stocks and bonds.....	4	729,400 00	29,176 00	
Stocks and bonds.....	5	90,500 00	4,525 00	
Stocks and bonds.....	6	59,000 00	3,540 00	
Stocks and bonds.....	7	96,500 00	6,755 00	
Cash deposited.....	2	263,503 60	5,270 07	
Cash deposited.....	2½	85,000 00	2,125 00	
				\$166,835 32
Rents.....				2,255 00
				\$169,090 32
CHARGES.				
Interest to depositors .....			\$122,230 09	
Salaries.....			12,840 00	
Taxes, repairs and insurance.....			2,921 10	
Printing, advertising, fuel, lights, etc....			1,530 14	
Other expenses.....			1,263 41	
				140,784 74
Excess of income.....				\$38,305 58

GREENBURGH SAVINGS BANK, DOBBS FERRY.  
[Examined March 31, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6				\$69,150 00
United States bonds.....	4	\$200 00	113¼	\$226 50	
Long Island City bonds.....	Var.	33,000 00	Var.	33,335 00	
Greenburgh town bonds .....	4½	1,000 00	100	1,000 00	
Plattsburgh village bonds.....	5	2,000 00	102¼	2,045 00	
					41,536 50
Cash on hand.....				\$663 00	
Cash deposited in bank .....				12,915 02	
					13,577 02
Interest accrued on bonds and mortgages .....				\$1,447 63	
Interest accrued on stocks and bonds .....				447 11	
Interest accrued on deposits in bank .....		Estimated.		30 23	
					1,925 02
					\$126,245 54
LIABILITIES.					
Due depositors .....				\$113,371 66	
Interest accrued to depositors .....				1,011 79	
Salaries accrued.....				25 00	
					114,408 45
Surplus.....					\$11,840 09

GREENBURGH SAVINGS BANK, DOBBS FERRY — (Continued).  
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$7,250 00	\$362 50	\$6,241 95
Bonds and mortgages.....	6	61,900 00	3,714 00	
Stocks and bonds .....	4	200 00	8 00	
Stocks and bonds .....	4½	26,000 00	1,100 00	
Stocks and bonds .....	5	2,000 00	100 00	
Stocks and bonds .....	6	6,000 00	360 00	
Stocks and bonds .....	7	2,000 00	140 00	
Cash deposited.....	8	12,915 02	887 45	
CHARGES.				5,166 25
Interest to depositors .....	.....	.....	\$4,047 16	
Salaries.....	.....	.....	650 00	
Printing, advertising, etc .....	.....	.....	23 36	
Fuel, lights, etc .....	.....	.....	40 53	
Other expenses.....	.....	.....	165 20	
Rent.....	.....	.....	240 00	\$1,075 70
Excess of income .....	.....	.....	.....	

GREENPOINT SAVINGS BANK, BROOKLYN.  
[Examined March 25, 1907.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$1,469,615 80
United States bonds.....	5	\$50,000 00	114¼	\$57,125 00	
Kansas State bonds.....	7	80,000 00	105	81,500 00	1,386,607 64 50,000 00
Brooklyn city bonds .....	Var.	176,000 00	Var.	222,047 50	
New York city bonds .....	Var.	120,900 00	Var.	127,319 00	
Buffalo city bonds .....	Var.	200,000 00	Var.	194,750 00	
Yonkers city bonds .....	7	51,000 00	Var.	60,757 50	
Long Island City bonds.....	Var.	230,000 00	Var.	237,500 00	
Utica city bonds .....	5	23,828 64	100	23,828 64	
Poughkeepsie city bonds.....	4	26,000 00	107¼	27,885 00	
Kings county bonds .....	4	150,000 00	Var.	161,200 00	
Gravesend town bonds .....	3.65	20,000 00	100	20,000 00	
Newtown town bonds .....	4	31,500 00	Var.	32,080 00	
New Utrecht town bonds.....	5	53,000 00	Var.	58,490 00	
Olean village bonds .....	4½	27,000 00	Var.	27,630 00	
Flushing village bonds .....	5	23,000 00	111½	25,645 00	
Waterville village bonds .....	4	20,000 00	101¾	20,350 00	
Lansingburgh village bonds..	4	80,000 00	102½	80,750 00	
Richmond Hill village bonds..	4	25,000 00	103	25,750 00	
Call loans.....	.....	.....	.....	.....	94,471 68
Cash on hand .....	.....	.....	.....	\$10,426 75	
Cash deposited.....	.....	.....	.....	84,044 93	50,000 00
Real estate, banking house...	Cost.	54,196 40	.....	Est. Value.	
Other real estate .....	Cost.	5,657 79	.....	Est. Value.	41,408 51
Interest accrued.....	.....	.....	.....	.....	
LIABILITIES.					\$3,097,761 42
Due depositors.....	.....	.....	.....	\$2,677,169 66	2,699,033 18
Interest accrued to depositors	.....	.....	.....	21,863 52	
Surplus .....	.....	.....	.....	.....	\$398,728 24

GREENPOINT SAVINGS BANK, BROOKLYN — (Continued).  
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$968,780 00	\$48 439 00	
Bonds and mortgages .....	5½	264,700 00	14,558 50	
Bonds and mortgages.....	6	236,135 81	14,168 14	
Stocks and bonds .....	8	100,000 00	8,000 00	
Stocks and bonds .....	8½	100,000 00	8,500 00	
Stocks and bonds .....	8.65	20,000 00	730 00	
Stocks and bonds .....	4	332,500 00	13,300 00	
Stocks and bonds .....	4½	211,000 00	9,495 00	
Stocks and bonds .....	5	299,828 64	14,991 43	
Stocks and bonds ....	6	47,400 00	2,844 00	
Stocks and bonds .....	7	176,500 00	12,355 00	
Call loans .....	8	50,300 00	1,500 00	
Cash deposited.....	8	84,044 93	2,521 34	
				\$141,402 41
Rents.....				1,446 00
				\$142,848 41
CHARGES.				
Interest to depositors.....			\$93,700 93	
Salaries .....			18,219 00	
Taxes, repairs and insurance.....			836 17	
Printing, advertising, fuel, lights, etc....			638 95	
Other expenses .....			457 20	
				113,853 25
Excess of income .....				\$28,995 16

HOME SAVINGS BANK, ALBANY.  
[Examined February 8, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$962,107 21
Colorado State warrants .....	6	\$15,298 41	100	\$15,298 41	
Tennessee State bonds .....	4½	25,000 00	119¾	28,187 50	
Albany county bonds .....	4	1,000 00	100	1,000 00	
Albany city bonds.....	Var.	3,600 00	100	3,600 00	
Buffalo city warrants .....	5	153,279 70	100	153,279 70	
Cleveland city bonds .....	Var.	81,400 00	Var.	89,439 00	
Detroit city bonds.....	4	4,000 00	100	4,000 00	
Johnstown city bonds .....	5	8,000 00	102½	8,180 00	
Johnstown city certificates of indebtedness.....	4½	4,000 00	100	4,000 00	
Long Island City bonds.....	Var.	44,000 00	Var.	53,880 00	
Milwaukee city bonds .....	5	6,000 00	116	6,960 00	
Niagara Falls city bonds .....	3¾	5,000 00	100	5,000 00	
Niagara Falls city certificates of indebtedness .....	5	15,352 00	100	15,352 00	
St. Louis city bonds.....	Var.	10,000 00	Var.	10,250 00	
St. Paul city bonds .....	Var.	23,500 00	Var.	23,042 50	
Davenport town bonds .....	4	2,500 00	100	2,500 00	
Flatbush town bonds .....	4	14,000 00	Var.	14,090 00	
Lyndon town bonds .....	5	5,600 00	105	5,880 00	
New Utrecht town bonds.....	5	10,000 00	101½	10,150 00	
Ramapo town bonds.....	4½	7,500 00	100½	7,537 50	
Salamanca town bonds .....	Var.	22,000 00	Var.	23,172 50	
Saratoga Springs town bonds.....	4	2,500 00	101	2,525 00	
Seneca Falls town bonds .....	5	12,000 00	105½	12,630 00	
Arverne-by-the-Sea village bds	5	8,000 00	118	9,440 00	
Canastota village bonds.....	4	10,000 00	101½	10,125 00	
East Randolph village bonds..	4	4,000 00	102	4,080 00	
Elmira Heights village bonds ..	5	14,000 00	108½	15,190 00	
Franklinville village bonds....	4	10,000 00	100	10,000 00	
Freeport village bonds .....	4	15,000 00	102	15,300 00	

HOME SAVINGS BANK, ALBANY—(Continued).

ASSETS.	Rate of in- terest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Fort Plain village bonds.....	4	\$5,000 00	102½	\$5,125 00	
Greenbush village bonds .....	4	30,000 00	102	30,600 00	
Liberty village bonds .....	4	10,000 00	102½	10,250 00	
Little Valley village bonds ....	4	20,500 00	Var.	20,877 50	
Mechanicville village bonds. ..	4	23,000 00	102	23,460 00	
Mohawk village bonds .....	4	12,000 00	Var.	12,240 00	
New Berlin village bonds .....	4	5,000 00	101½	5,075 00	
North Tonawanda village bds.	Var.	44,950 00	Var.	50,146 00	
Port Henry village bonds ....	4½	15,000 00	104¼	15,637 50	
Philadelphia village bonds....	4	21,000 00	101¾	21,367 50	
Salamanca village bonds .....	4½	4,000 00	101	4,040 00	
St. Johnsville village bonds...	4½	5,000 00	107¼	5,362 50	
Tonawanda village bonds .....	Var.	20,000 00	Var.	22,137 50	
West Troy village bonds .....	4	11,000 00	Var.	11,060 00	
Whitehall village bonds.....	4	15,000 00	101	15,150 00	
Big Flats town sch. dist. bds..	4½	8,000 00	100½	8,040 00	
Brookhaven town sch. dist. bds	4	6,500 00	100½	6,532 50	
Eastchester town sch. dist. bds	5	6,000 00	111¾	6,705 00	
Flatbush town sch. dist. bds.	6	7,000 00	106	7,420 00	
Gravesend town sch. dist. bds	6	22,000 00	106	23,320 00	
Greenbush town sch. dist. bds..	5	2,800 00	103¼	2,891 00	
Long Lake town sch. dist. bds	6	1,000 00	100	1,000 00	
Newtown town sch. dist. bds.	5	7,800 00	Var.	8,086 50	
Olean town school dist. bonds	4	20,000 00	101¾	20,250 00	
Plattsburgh town sch. dist. bds	4	2,000 00	100	2,000 00	
Watkins town school dist. bds	5	5,000 00	102½	5,125 00	
Westfield town sch. dist. bds.	Var.	20,625 00	106¾	23,526 56	
Winfield and Bridgewater town school district bonds..	4	13,000 00	102	13,260 00	
Banking house and lot .....	Cost.	74,885 88	.....	Est. value.	\$953,724 17
Other real estate .....	Cost.	9,022 32	.....	Est. value.	74,885 88
Cash on hand .....	.....	.....	.....	\$782 82	7,500 00
Cash deposited in banks.....	.....	.....	.....	99,631 87	
					100,414 69
Interest accrued on bonds and mortgages.....	.....	10,408 43			
Less over one year in arrears.	.....	1,275 28			
				\$9,133 15	
Interest accrued on stocks and bonds..	.....	.....	.....	9,001 06	
Interest accrued on warrants.	.....	.....	.....	8,432 02	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	472 82	
					27,039 07
Rent accrued.....	.....	.....	.....	.....	872 45
					\$2,146,103 17
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$2,051,209 65	
Interest accrued to depositors	.....	.....	.....	8,872 41	
Salaries accrued. ....	.....	.....	.....	132 79	
Expenses accrued.....	.....	.....	.....	49 00	
					2,060,263 85
Surplus .....	.....	.....	.....	.....	\$85,839 32

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages over one year in arrears .....	4	\$2,912 40		
Bonds and mortgages.....	5	\$838 497 95		
Less over one year in arrears.....		2,300 00		
		\$836,187 95	\$41,806 90	
Bonds and mortgages .....	5½	1,300 00	71 50	

HOME SAVINGS BANK, ALBANY—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	6	\$139,516 47		
Less over one year in arrears.....		9,818 97		
		\$129,697 50	\$7,781 85	
Stocks and bonds .....	8 1/2	7,500 00	262 50	
Stocks and bonds .....	8 3/4	5,000 00	187 50	
Stocks and bonds .....	4	355,100 00	14,204 00	
Stocks and bonds .....	4 1/2	142,500 00	6,412 50	
Stocks and bonds .....	5	134,177 00	6,708 85	
Stocks and bonds .....	6	73,350 00	4,401 00	
Stocks and bonds .....	7	18,500 00	1,295 00	
Warrants .....	5	153,279 70	7,663 99	
Cash deposited.....	1 1/2	4,231 78	63 48	
Cash deposited.....	2	95,400 00	1,908 00	
				\$92,767 07
Rent.....				5,332 00
				\$98,099 07
CHARGES.				
Interest to depositors .....			\$73,289 72	
Salaries .....			5,300 00	
Taxes, repairs and insurance on banking house.....			2,531 45	
Taxes, repairs and insurance on other real estate .....			147 31	
Legal expenses .....			193 56	
Printing, advertising, etc .....			485 83	
Fuel, lights, etc .....			55 14	
Other expenses .....			531 11	
				82,534 12
Excess of income .....				\$15,564 95

HOME SAVINGS BANK, WHITE PLAINS.

[Examined April 2, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$151,500 00
United States bonds.....	6	\$2,000 00	109 3/4	\$2,075 00	
Louisiana State bonds.....	4	10,000 00	102 1/2	10,250 00	
Westchester county bonds....	5	5,000 00	100	5,000 00	
Mt. Vernon city bonds .....	5	21,000 00	Var.	21,165 00	
Harrison town bonds .....	4	11,200 00	Var.	11,318 00	
Plattsburgh town bonds.....	7	2,500 00	106	2,650 00	
White Plains village bonds ..	Var.	10,000 00	Var.	10,070 00	
Pedford and Lewisboro town school district bonds...	5	4,700 00	100	4,700 00	
Jamaica town school dist. bds	4	5,000 00	100	5,000 00	
Mt. Pleasant t'wn sch'l dist. bds	5	5,200 00	Var.	5,475 99	
Newtown town school dist. bds.	5	3 400 00	108 1/2	3,649 00	
Westfield town school dist. bds.	6	4,583 28	109 3/4	5,030 18	
White Plains town school district bonds .....	Var.	18,600 00	Var.	18,619 50	
					105,037 03
Cash on hand .....				\$2,578 98	
Cash deposited in banks and trust companies. ....				82,305 23	
					84,884 15
Furniture and safe.....					250 00
Interest accrued on bonds and mortgages.....				\$2,228 42	
Interest accrued on stocks and bonds .....				1,266 63	
Interest accrued on deposits in banks and trust companies .....		Estimated.		1 63	
					3,516 73
					\$205,133 50

HOME SAVINGS BANK, WHITE PLAINS — (Continued).

LIABILITIES.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	mount.	
positors.....	.....	.....	.....	\$286,588 60	\$288,971 80
t accrued to depositors.....	.....	.....	.....	2,376 03	
s accrued.....	.....	.....	.....	7 17	
plus .....	.....	.....	.....	.....	\$6,216 70

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages.....	5	\$3,000 00	\$150 00	\$14,408 99
and mortgages.....	6	148,500 00	8,910 00	
and bonds .....	3.74	18,000 00	678 20	
and bonds.....	4	82,200 00	1,288 00	
and bonds ....	5	43,900 00	2,195 00	
and bonds .....	6	6,588 26	395 00	
and bonds.....	7	2,500 00	175 00	
eposited .....	2½	24,711 74	617 79	
eposited .....	.....	7,598 49	.....	
CHARGES.				
t to depositors .....	.....	.....	\$9,400 11	11,652 11
s.....	.....	.....	1,602 03	
.....	.....	.....	800 00	
g, advertising, etc .....	.....	.....	170 00	
ights, etc.....	.....	.....	10 00	
xpenses.....	.....	.....	170 00	
cess of income.....	.....	.....	.....	\$2,751 88

HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[Examined January 24, 1898.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages .....	Var.	.....	.....	.....	\$1,093,415 00
States bonds. ....	4	\$100,000 00	114	\$114,000 00	
lo State warrants .....	6	4,681 95	100	4,681 95	
ate warrants. ....	4	5,500 00	100	5,500 00	
Carolina State bonds ...	4	3,300 00	100	3,300 00	
county bonds .....	4	10,000 00	105¾	10,575 00	
ia county bonds.....	3½	109,000 00	100	109,000 00	
on county bonds .....	5	8,000 00	106	8,480 00	
ounty bonds. ....	4	25,000 00	108	27,000 00	
laer county bonds .....	4	23,000 00	103½	23,805 00	
nd county bonds .....	4½	14,500 00	106	15,370 00	
ny city bonds .....	4	20,000 00	104½	20,900 00	
yn city bonds.....	Var.	18,000 00	Var.	23,637 50	
nd city bonds .....	4	10,000 00	102¾	10,275 00	
k city bonds.....	4	15,694 00	100	15,694 00	
city bonds .....	4	7,000 00	101¾	7,122 50	
i city bonds .....	Var.	251,2 0 00	Var.	262,880 02	
City bonds .....	7	20,000 00	142	28,400 00	
land City bonds.....	Var.	22,000 00	Var.	25,145 00	
lle city bonds .....	Var.	31,000 00	Var.	88,410 00	
polis city bonds .....	Var.	28,000 00	Var.	80,780 00	



HUDSON CITY SAVINGS INSTITUTION, HUDSON—(Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Milwaukee city bonds .....	5	\$21,000 00	102 $\frac{1}{4}$	\$21,472 50	
Newark city bonds .....	4	80,000 00	Var.	82,877 50	
Paterson city bonds .....	Var.	20,000 00	Var.	21,775 00	
Poughkeepsie city bonds ....	7	50,000 00	113 $\frac{1}{2}$	56,025 00	
St. Louis city bonds .....	4	30,000 00	106 $\frac{1}{2}$	31,950 00	
St. Paul city bonds .....	Var.	27,000 00	Var.	29,095 00	
Utica city bonds .....	4	26,752 26	100	26,752 26	
Ancram town bonds .....	7	1,500 00	109	1,635 00	
Covington town bonds .....	4 $\frac{1}{2}$	15,000 00	101 $\frac{1}{4}$	15,187 50	
Eagle town bonds .....	4 $\frac{1}{2}$	10,000 00	101 $\frac{1}{4}$	10,125 00	
Flushing town bonds .....	6	6,000 00	101	6,565 00	
Gallatin town bonds .....	4 $\frac{1}{2}$	5,600 00	100	5,600 00	
Gainsville town bonds .....	4 $\frac{1}{2}$	2,000 00	101 $\frac{1}{4}$	20,250 00	
Germantown town bonds .....	4 $\frac{1}{2}$	1,106 84	100	1,106 84	
Johnstown town bonds .....	4	5,000 00	101 $\frac{1}{4}$	5,062 50	
Kingston town bonds .....	7	23,900 00	109	24,961 00	
Livingston town bonds .....	4 $\frac{1}{2}$	1,000 00	100	1,000 00	
Lyons town bonds .....	4	7,500 00	101 $\frac{1}{4}$	7,598 42	
Moreau town bonds .....	4	1,000 00	100	1,000 00	
New Lebanon town bonds .....	4	8,000 00	100	8,000 00	
Ovid town bonds .....	7	5,000 00	109	5,450 00	
Pierrepont town bonds .....	4	2,100 00	100	2,100 00	
Stockport town bonds .....	4 $\frac{1}{2}$	800 00	100	800 00	
Athens village bonds .....	8 $\frac{3}{8}$	2,000 00	100	2,000 00	
Charlotte village bonds .....	4 $\frac{1}{2}$	10,000 00	108 $\frac{3}{4}$	10,875 00	
Cold Spring village bonds .....	4	25,000 00	103 $\frac{1}{4}$	25,812 50	
Granville village bonds .....	4	20,000 00	101 $\frac{1}{4}$	20,250 00	
Keeseville village bonds .....	5	14,000 00	103 $\frac{1}{4}$	14,455 00	
Philmont village bonds .....	8.65	11,000 00	100	11,000 00	
Randolph village bonds .....	4	19,800 00	101 $\frac{1}{4}$	20,047 50	
Sherburne village bonds .....	Var.	35,000 00	Var.	35,200 00	
Valatie village bonds .....	Var.	29,500 00	Var.	30,145 00	
Germantown town school dis- trict bonds .....	4 $\frac{1}{2}$	1,000 00	102 $\frac{3}{4}$	1,027 50	
Stuyvesant town school dis- trict bonds .....	5	2,750 00	Var.	2,802 50	
Call loans .....					\$1,201,154
Banking house and lot .....	Cost.	29,780 63		Est. value.	10,500
Other real estate .....	Cost.	26,500 00		Est. value.	10,000
Cash on hand .....				\$29,184 62	19,000
Cash deposited in banks and trust companies .....				209,899 59	
Interest accrued on bonds and mortgages .....		38,155 60			209,084
Less over one year in arrears ..		26,557 11			
Interest accrued on stocks and bonds .....				\$11,508 49	
Interest accrued on call loans ..				17,343 62	
Interest accrued on deposits in banks and trust companies .....		Estimated.		246 40	
Rent accrued .....				261 12	29,449 6
					315 2
					\$2,002,806 6
LIABILITIES.					
Due depositors .....				\$2,364,871 85	
Interest accrued to depositors ..				1,968 57	
Salaries accrued .....				446 00	
					2,370,276 4
Surplus .....					\$332,529 2

# EXAMINATIONS.

## HUDSON CITY SAVINGS INSTITUTION HUDSON—(Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Total
bonds and mortgages.....	4	\$332,000 00	\$10,480 00	
bonds and mortgages ..	4½	\$464,000 00		
less over one year in arrears.....		18,000 00		
		\$446,000 00	20,180 00	
bonds and mortgages ...	5	\$161,800 00		
less over one year in arrears.....		20,000 00		
		\$141,800 00	7,065 00	
bonds and mortgages .....	6	\$306,115 00		
less over one year in arrears .....		129,650 00		
		\$176,465 00	4,575 00	
stocks and bonds .....	3½	144,000 00	5,040 00	
stocks and bonds .....	3.00	11,000 00	401 50	
stocks and bonds .....	3½	2,000 00	72 50	
stocks and bonds .....	4	744,648 25	29,785 85	
stocks and bonds .....	4½	112,008 54	5,040 28	
stocks and bonds .....	5	49,250 00	2,462 50	
stocks and bonds .....	6	13,500 00	810 00	
stocks and bonds .....	7	182,450 00	9,285 50	
all loan .....	4	6,500 00	260 00	
all loan .....	5	4,000 00		
cash deposited.....	3	194,899 52	5,807 99	
cash deposited.....	2½	15,000 00	375 00	
cents.....				\$99,719 00
				1,140 00
				\$100,859 00
CHARGES.				
interest to depositors.....			\$77,615 09	
commissions.....			7,300 00	
rents, repairs and insurance on banking house.....			290 21	
rents, repairs and insurance on other real estate .....			871 78	
miscellaneous expenses.....			210 00	
printing, advertising, etc .....			261 01	
telegraph, lights, etc.....			95 00	
other expenses.....			827 41	
				88,000 70
excess of income .....				\$12,858 30

## JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[Examined January 14, 1899.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
real estate mortgages.....	Var.				\$1,488,269 86
city bonds .....	Var.	\$101,000 00	Var.	\$121,247 50	
county bonds .....	4	12,000 00	100	12,000 00	
county bonds .....	4	20,000 00	101½	20,300 00	
city bonds .....	4	20,000 00	109¾	22,025 00	
city bonds .....	Var.	194,362 28	Var.	198,747 28	
city acceptances.....	5	15,000 00	100	15,000 00	
town bonds .....	7	10,300 00	106	10,918 00	
town bonds .....	4	14,000 00	101½	14,310 00	
town bonds .....	7	8,550 00	106	9,068 00	
town bonds .....	4	5,500 00	100	5,500 00	
town bonds .....	Var.	9,500 00	Var.	9,786 25	
town bonds .....	4	7,500 00	100	7,500 00	

JEFFERSON COUNTY SAVINGS BANK, WATERTOWN — (Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Fort Covington town bonds...	4¼	\$4,000 00	100	\$4,000 00	
Hounsfield town bonds .....	4	5,000 00	101¼	5,062 50	
Lewiston town bonds .....	4½	16,000 00	105¼	16,840 00	
Morristown town bonds . ....	7	4,000 00	106	4,240 00	
Mount Morris town bonds.....	7	10,500 00	109	11,445 00	
Orleans town bonds .....	4	4,500 00	100	4,500 00	
Oswegatchie town bonds .....	5	7,500 00	101¾	7,631 25	
Philadelphia town bonds .....	7	5,000 00	106	5,300 00	
Richland town bonds .....	8½	42,500 00	100	42,500 00	
Somerset town bonds .....	5	6,500 00	104	6,760 00	
Southfield town bonds .....	4	26,400 00	102½	27,060 00	
Theresa town bonds .....	Var.	14,500 00	Var.	14,770 00	
Warsaw town bonds .....	3½	84,000 00	100	84,000 00	
Watertown town bonds .....	4	108,000 00	101¼	109,350 00	
Westville town bonds .....	4½	2,500 00	101	2,525 00	
Westchester town bonds .....	3½	10,000 00	100	10,000 00	
Wilson town bonds.....	5	5,000 00	104½	5,225 00	
Alexandria Bay village bonds.	4	8,600 00	100	8,600 00	
Antwerp village bonds .....	4	19,000 00	102¾	19,522 50	
Carthage village bonds.....	Var.	11,000 00	Var.	11,360 00	
Cape Vincent village bonds ...	4	25,000 00	102	25,500 00	
Theresa village bonds .. ....	4	2,500 00	101¾	2,543 75	
Brownville town school district bonds .....	4	3,000 00	100	3,000 00	
Malone town school district bonds... ..	4	18,000 00	Var.	13,187 50	
Potsdam town school district bonds.....	4	5,000 00	100	5,000 00	
Theresa town school district bonds .....	4½	2,400 00	101	2,424 00	
Tonawanda town school dis- trict bonds.....	4	30,000 00	102¾	30,825 00	
Call loan.....	4	.....	.....	.....	\$985,368 48
Land contracts.....	6	.....	.....	.....	80 00
Banking house and lot .....	Cost.	79,048 78	.....	Est. value.	1,655 00
Other real estate .....	Cost.	2,414 12	.....	Est. value.	75,000 00
Cash on hand .....	.....	.....	.....	\$49,654 27	1,950 00
Cash deposited in banks and trust companies.....	.....	.....	.....	238,422 82	
Interest accrued on bonds and mortgages.. ..	.....	23,534 33	.....		338,077 00
Less over one year in arrears.	.....	10,062 25	.....	\$13,452 18	
Interest accrued on stocks and bonds .....	.....	.....	.....	9,546 22	
Interest accrued on call loans.	.....	.....	.....	1 15	
Interest accrued on land con- tracts.....	.....	.....	.....	9 81	
Interest accrued on deposits in banks and trust companies	.....	Estimated.	.....	294 52	
Rent accrued.....	.....	.....	.....	.....	23,313 88
					1,470 74
					\$3,805,864 90
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$2,591,888 91	
Interest accrued to depositors.	.....	.....	.....	8,338 53	
Salaries accrued .....	.....	.....	.....	256 36	
Taxes accrued.....	.....	.....	.....	408 00	
					2,593,891 80
Surplus .....	.....	.....	.....	.....	\$300,973 19

**JEFFERSON COUNTY SAVINGS BANK, WATERTOWN—(Continued).**  
**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.. .. .	5	\$831,211 50		
Less over one year in arrears.....		12,000 00		
		<u>\$819,211 50</u>	<u>\$40,960 58</u>	
Bonds and mortgages.....	5½	14,250 00	788 75	
		<u>\$842,778 85</u>		
Bonds and mortgages.....	6	69,297 89		
		<u>\$578,480 46</u>	<u>84,408 88</u>	
Stocks and bonds .....	8¾	40,000 00	1,850 00	
Stocks and bonds .....	8½	171,500 00	6,002 50	
Stocks and bonds .....	4	546,462 23	21,858 49	
Stocks and bonds .....	4¼	4,000 00	170 00	
Stocks and bonds .....	4½	20,900 00	940 50	
Stocks and bonds .....	5	61,500 00	8,075 00	
Stocks and bonds .....	7	53,850 00	8,769 50	
Call loan .....	4	800 00	.....	
Land contracts.....	6	1,655 00	99 80	
Cash deposited .....	2	66,967 08	1,839 84	
Cash deposited.....	8	211,455 79	6,843 67	
Cash deposited.....	5	10,000 00	500 00	
			<u>\$121,601 46</u>	
Rents.....			5,788 00	
			<u>\$127,389 46</u>	
<b>CHARGES.</b>				
Interest accrued to depositors.....			\$92,452 68	
Salaries .....			7,100 00	
Taxes, repairs and insurance on banking house. ....			2,000 00	
Taxes, repairs and insurance on other real estate .....			4 18	
Legal expenses.....			900 00	
Printing, advertising, etc.....			400 00	
Fuel, lights, etc .....			500 00	
Other expenses .....			600 00	
			<u>108,956 81</u>	
Excess of income .....				<u>\$23,432 65</u>

**KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.**

[Examined March 12, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$2,809,650 00
United States bonds.....	4	\$100,000 00	118	\$118,000 00	
Missouri State bonds.....	8½	200,000 00	102¼	204,500 00	
Brooklyn city bonds.....	Var.	212,000 00	Var.	224,540 00	
New York city bonds.....	5	14,500 00	Var.	15,096 00	
Buffalo city bonds.....	Var.	220,000 00	Var.	236,250 00	
New York county bonds.....	Var.	52,000 00	Var.	53,290 00	
Kings county bonds .....	4	1,659,892 83	Var.	1,710,938 18	
					<u>2,557,614 18</u>
Cash on hand .....				\$18,319 70	
Cash deposited .....				401,729 33	
					<u>420,049 03</u>
Real estate, banking house ...	Cost.	142,637 00		Est. value.	85,000 00
Other real estate, Brooklyn ...	Cost.	9,789 58		Est. value.	9,874 66
Interest accrued.....					<u>67,564 77</u>
					<u>\$5,949,752 84</u>
<b>LIABILITIES.</b>					
Due depositors .....				\$5,842,001 12	
Interest accrued to depositors.				88,560 10	
					<u>5,930,561 22</u>
Surplus .....					<u>\$509,191 62</u>

**KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN—(Continued).**  
**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4½	\$451,500 00	\$20,317 50	
Bonds and mortgages.....	5	2,358,150 00	117,947 50	
Stocks and bonds. ....	3½	570,000 00	19,950 00	
Stocks and bonds.....	4	1,767,392 83	70,695 71	
Stocks and bonds.....	5	64,500 00	3,225 00	
Stocks and bonds.....	6	4,000 00	240 00	
Stocks and bonds.....	7	52,000 00	3,640 00	
Cash deposited.....	2	176,729 83	3,534 58	
Cash deposited.....	2½	100,000 00	2,500 00	
Cash deposited.....	3	125,000 00	3,750 00	
Rents. ....	...	.....	.....	\$245,700 99
				2,572 80
				\$248,122 79
<b>CHARGES</b>				
Interest to depositors .....	.....	.....	\$195,517 94	
Salaries.....	.....	.....	13,350 00	
Taxes, repairs and insurance .....	.....	.....	2,449 69	
Printing, advertising, fuel, lights, etc....	.....	.....	701 92	
Other expenses.....	.....	.....	303 73	
				212,412 58
Excess of income.....	.....	.....	.....	\$35,720 21

**KINGSTON SAVINGS BANK, KINGSTON.**

[Examined November 19, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$618,675 00
Iowa State warrants. ....	Var.	\$45,718 56	100	\$45,718 56	
Nebraska State warrants .....	Var.	32,432 22	100	32,432 22	
Washington State warrants....	Var.	51,540 40	100	51,540 40	
Kings county bonds.....	4	10,000 00	103½	10,350 00	
Ulster county bonds.....	4	28,000 00	103½	28,980 00	
Brooklyn city bonds.....	4	25,000 00	103	27,000 00	
Kingston city bonds.....	Var.	81,000 00	Var.	81,450 00	
Niagara Falls city bonds.....	4	10,000 00	107	10,700 00	
Birdsall town bonds.....	4	1,000 00	100	1,000 00	
Davenport town bonds.....	4	500 00	100	500 00	
Flatbush town bonds.....	4	12,000 00	101	12,120 00	
Johnstown town bonds.....	4	10,000 00	100½	10,050 00	
Kingston town bonds.....	7	300 00	110½	330 75	
Saratoga town bonds.....	4	500 00	100½	503 75	
Salina town bonds. ....	4	29,600 00	103½	30,603 00	
Shandaken town bonds.....	4	7,500 00	100	7,500 00	
Dryden village bonds.....	4	25,000 00	Var.	25,532 50	
Margarettsville village bonds..	4	1,200 00	101	1,212 00	
Newport village bonds .....	4	10,000 00	102¼	10,225 00	
Saratoga Springs village bonds	4	10,000 00	101	10,100 00	
St. Johnsville village bonds...	4½	10,000 00	103½	10,353 00	
Tonawanda village bonds .....	4	10,000 00	102¼	10,225 00	
German Flats town school district bonds.....	4	17,000 00	102¼	17,435 00	
Hempstead town school district bonds .....	5	15,000 00	107¾	16,162 50	
Walton town school district bonds .....	4	10,000 00	100¾	10,075 00	
Cash on hand.....	.....	.....	.....	\$2,206 02	622,523 02
Cash deposited in banks and trust companies.....	.....	.....	.....	69,080 93	71,227 00
Real estate (site for banking house) ...	Cost.	5,281 75	.....	Est. value.	5,281 75
Other real estate .....	Cost.	9,187 37	.....	Est. value.	7,300 00

## KINGSTON SAVINGS BANK, KINGSTON—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Judgment .....	.....	.....	.....	.....	\$2,092 18
Insurance advanced on property mortgaged to bank.	.....	.....	.....	.....	705 74
Taxes advanced on property mortgaged to bank	.....	.....	.....	.....	850 00
Interest accrued on bonds and mortgages .....	.....	\$13,134 64	.....	.....	
Less over one year in arrears.	.....	901 05	.....	\$12,233 59	
Interest accrued on stocks and bonds .....	.....	.....	.....	8,292 23	
Interest accrued on warrants.	.....	.....	.....	5,616 86	
Interest accrued on deposits in banks and trust companies.	.....	Estimated.	.....	475 00	21,617 00
Rent accrued.....	.....	.....	.....	.....	40 00
					\$1,190,198 65
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$1,079,077 80	
Interest accrued to depositors	.....	.....	.....	13,385 47	
Salaries accrued .....	.....	.....	.....	146 00	
Rent accrued.....	.....	.....	.....	47 00	1,092,656 27
Surplus .....	.....	.....	.....	.....	\$97,542 88

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$522,795 00	\$26,139 75	
Bonds and mortgages.....	6	\$95,970 00		
Less over one year in arrears.....		10,850 00		
		\$585,120 00	5,107 20	
Stocks and bonds .....	3	6,000 00	180 00	
Stocks and bonds .....	3½	60,000 00	2,100 00	
Stocks and bonds .....	4	232,300 00	9,292 00	
Stocks and bonds .....	4½	10,000 00	450 00	
Stocks and bonds .....	5	15,000 00	750 00	
Stocks and bonds .....	7	300 00	21 00	
State warrants .....	4	42,014 94	1,680 60	
State warrants.....	4½	15,132 77	680 97	
State warrants.. .....	5	16,259 23	812 96	
State warrants.....	5½	20,464 35	1,125 54	
State warrants .....	5¾	10,820 82	622 20	
State warrants .....	6	24,994 07	1,499 64	
Cash deposited.....	2	5,379 59	107 59	
Cash deposited.....	3	87,701 39	1,131 04	
Cash deposited.....	3½	22,000 00	770 00	
Cash deposited.....	.....	4,000 00	.....	
Rents .....	.....	.....	.....	\$52,470 49
				246 00
<b>CHARGES.</b>				\$52,716 49
Interest to depositors .....	.....	.....	\$34,918 96	
Salaries .....	.....	.....	2,800 00	
Rent.....	.....	.....	550 00	
Taxes, repairs and insurance on real estate.....	.....	.....	150 00	
Printing, advertising, etc .....	.....	.....	540 00	
Fuel, lights, etc .....	.....	.....	160 00	
Other expenses .....	.....	.....	5.0 00	
				89,618 96
Excess of income.....	.....	.....	.....	\$13,007 53

## LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[Examined January 27, 1898.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	6	.....	.....	.....	\$585,975 00
United States bonds. ....	4	\$20,000 00	114 $\frac{1}{2}$	\$22,900 00	
Louisiana State bonds.....	4	10,000 00	107 $\frac{1}{4}$	10,725 00	
Kings county bonds.....	4	20,000 00	104 $\frac{1}{2}$	20,900 00	
Suffolk county bonds .....	8 $\frac{1}{2}$	10,000 00	100	10,000 00	
Long Island City bonds .....	Var.	125,500 00	Var.	147,841 25	
New York city bonds .....	8	8,000 00	100	8,000 00	
Niagara Falls city bonds.....	4	9,000 00	108 $\frac{1}{4}$	9,742 50	
Hempstead town bonds.....	4	8,500 00	108 $\frac{1}{4}$	8,618 75	
Long Lake town bonds.....	6	6,000 00	Var.	6,420 00	
Newtown town bonds .....	5	2,000 00	109 $\frac{1}{4}$	2,195 00	
North Hempstead town bonds.	4	6,000 00	100	6,000 00	
Akron village bonds .....	4	14,000 00	108 $\frac{1}{4}$	14,455 00	
Freeport village bonds.....	5	8,500 00	104 $\frac{1}{4}$	8,648 75	
Glens Falls village bonds ....	4	10,000 00	102 $\frac{1}{4}$	10,225 00	
Mount Vernon village bonds ..	4	10,000 00	102 $\frac{1}{4}$	10,225 00	
North Tonawanda village bonds ..	Var.	14,000 00	Var.	14,955 00	
Rockville Centre village bonds	4	15,000 00	Var.	15,425 00	
Sea Cliff village bonds .....	Var.	8,500 00	Var.	8,608 25	
Springville village bonds.....	5	4,000 00	Var.	4,217 50	
Tonawanda village bonds .....	4	12,000 00	102	12,240 00	
White Plains village bonds ..	4	18,000 00	102 $\frac{1}{4}$	18,450 00	
Flushing town school district bonds .....	4	5,000 00	Var.	5,085 00	
Hempstead town school district bonds.	5	25,000 00	Var.	26,265 00	
Jamaica town school district bonds .....	4	25,000 00	108 $\frac{1}{4}$	26,812 50	
North Hempstead town school district bonds .....	5	7,500 00	Var.	8,168 75	
Oyster Bay town school district bonds .....	5	5,000 00	106	5,300 00	
					422,816 25
Furniture and safe.....	.....	.....	.....	.....	700 00
Banking house and lot .....	Cost.	26,577 00	.....	Est. value.	26,000 00
Cash on hand.....	.....	.....	.....	\$3,528 78	
Cash deposited in banks.....	.....	.....	.....	128,281 42	
					131,810 20
Interest accrued on bonds and mortgages .....	.....	6,750 54	.....		
Less over one year in arrears. ....	.....	1,295 50	.....		
			.....	\$5,455 04	
Interest accrued on stocks and bonds .....	.....	.....	.....	5,719 57	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	259 22	
					11,438 98
					\$1,178,735 23
LIABILITIES.					
Due depositors ... ..	.....	.....	.....	\$1,049,118 52	
Interest accrued to depositors. ....	.....	.....	.....	2,610 14	
Salaries accrued ....	.....	.....	.....	440 54	
Taxes and expenses accrued..	.....	.....	.....	465 00	
					1,052,634 20
Surplus .....	.....	.....	.....	.....	\$126,101 18

LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages .....	6	\$585,975 00		
over one year in arrears.....		10,500 00		
		\$575,475 00	\$34,528 50	
and bonds .....	8	8,000 00	90 00	
and bonds .....	8½	15,500 00	542 50	
and bonds .....	4	168,500 00	6,540 00	
and bonds .....	4½	53,000 00	2,885 00	
and bonds .....	5	107,000 00	5,350 00	
and bonds .....	6	87,000 00	2,220 00	
and bonds .....	7	7,500 00	525 00	
deposited.....	8	128,281 42	8,848 44	
				\$56,029 44
				1,080 00
				\$57,109 44
CHARGES.				
paid to depositors.....			\$36,142 13	
interest.....			6,100 00	
repairs and insurance on banking				
expenses.....			386 27	
printing, advertising, etc .....			378 74	
lights, etc.....			287 68	
other expenses .....			275 88	
				48,570 65
Surplus of income .....				\$18,538 79

MECHANICS' SAVINGS BANK, COHOES.

[Examined December 3, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages .....	5 & 6				\$366,620 00
Albany State warrants.....	4	\$15,873 02	100	\$15,873 02	
Albany county bonds .....	4	8,000 00	Var.	8,070 00	
Albany city bonds and certifi-					
cates of indebtedness .....	Var.	46,069 00	Var.	49,069 00	
Albany town bonds .....	5	14,800 00	Var.	14,427 75	
Albany rich town bonds.....	4	26,000 00	Var.	26,402 50	
Albany k town bonds. ....	4	1,650 00	100	1,650 00	
Albany town bonds .....	8½	15,000 00	100	15,000 00	
Albany insville village bonds ...	8½	10,000 00	100	10,000 00	
Albany village bonds .....	8½	20,000 00	100	20,000 00	
Albany pring village bonds.....	4	15,000 00	103¼	15,487 50	
Albany village bonds .....	4	10,000 00	103½	10,350 00	
Albany gburgh village bonds ..	4	22,500 00	Var.	23,250 00	
Albany nicville village bonds ...	4	17,000 00	103	17,510 00	
Tonawanda village bds.	4	30,000 00	Var.	30,885 00	
Albany village bonds. ....	4	15,000 00	102½	15,375 00	
Albany g village bonds. ....	4	15,000 00	Var.	15,472 50	
Albany ervis village bonds.....	4	15,000 00	102	15,800 00	
Albany anda village bonds .....	8½	15,000 00	100	15,000 00	
Albany 'roy village bonds.	4	23,000 00	Var.	23,185 00	
Plains village bonds ....	8½	15,000 00	100	15,000 00	
Albany owaga town school dis-					
bonds.	5	6,000 00	101	6,060 00	
Albany stead town school dis-					
bonds.	5	900 00	108	972 00	
Albany /trecht town school dis-					
bonds.....	6	9,000 00	102¼	9,202 50	
					873,551 77
Albany n hand .....				\$22,126 84	
deposited in banks.....				50,000 00	
					72,126 84



MECHANICS' SAVINGS BANK, COHUES — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages . . . . .	.....	\$8,918 42			
Less over one year in arrears..	.....	51 20			
			.....	\$8,867 22	
Interest accrued on stocks and bonds . . . . .	.....	.....	.....	4,025 25	
Interest accrued on warrants.	.....	.....	.....	135 81	
Interest accrued on deposits in banks . . . . .	.....	Estimated.	.....	620 93	
Real estate . . . . .	Cost.	\$943 55	.....	Est. value	\$13,649 21
					900 00
					\$386,847 32
LIABILITIES.					
Due depositors . . . . .	.....	.....	.....	\$764 562 74	
Interest accrued to depositors.	.....	.....	.....	12,260 52	
Salaries accrued . . . . .	.....	.....	.....	400 00	
Rent accrued . . . . .	.....	.....	.....	50 00	
					777,273 36
Surplus . . . . .	.....	.....	.....	.....	\$49,574 36

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages . . . . .	5	\$159,600 00	\$7,980 00	
Bonds and mor gages . . . . .	6	\$207,020 00		
Less over one year in arrears . . . . .		600 00		
		\$206,420 00	12,385 20	
Stocks and bonds . . . . .	3 1/2	75,000 00	2,625 00	
Stocks and bonds . . . . .	4	242,239 00	9,689 56	
Stocks and bonds . . . . .	5	29,800 00	1,465 00	
Stocks and bonds . . . . .	6	900 00	54 00	
Stocks and bonds . . . . .	7	2,000 00	140 00	
Warrants . . . . .	4	15,873 02	634 92	
Cash deposited . . . . .	8	50,000 00	1,500 00	
Rent . . . . .	.....	.....	.....	\$36,473 02
				84 00
				\$36,557 66
CHARGES.				
Interest to depositors . . . . .	.....	.....	\$39,088 08	
Salaries . . . . .	.....	.....	2,450 00	
Rent . . . . .	.....	.....	300 00	
Printing, advertising, etc . . . . .	.....	.....	50 00	
Other expenses . . . . .	.....	.....	175 00	
				22,013 08
Excess of income . . . . .	.....	.....	.....	\$4,544 60

# EXAMINATIONS.

339

## CHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON.

[Examined November 5, 1897.]

SETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Mortgages .....	5 & 6				\$202,706 25
1 bonds .....	4	\$40,000 00	113 1/4	\$45,300 00	
2 bonds .....	6	10,000 00	100	10,000 00	
3 warrants .....	6	5,000 00	100	5,000 00	
4 paid certificates .....	4	222 00	100	222 00	
5 te warrants .....	Var	67,011 79	100	67,011 79	
6 y bonds .....	5	7,000 00	100	7,000 00	
7 State warrants .....	6	35,224 87	100	35,224 87	
8 bonds .....	7	1,100 00	118	1,180 00	
9 city bonds .....	4	10,000 00	100	10,000 00	
0 y bonds .....	4	10,000 00	112 1/2	11,250 00	
1 city bonds .....	4	35,000 00	Var.	37,000 00	
2 city bonds .....	Var	67,000 00	Var.	69,887 50	
3 bonds .....	4	10,000 00	100 1/4	10,025 00	
4 bonds .....	5	13,000 00	111 1/2	14,496 50	
5 wn bonds .....	4 1/4	4,000 00	101 1/4	4,050 00	
6 wn bonds .....	7	2,000 00	103	2,060 00	
7 bonds .....	7	2,700 00	110 1/4	2,970 75	
8 bonds .....	7	600 00	107 1/2	645 00	
9 wn bonds .....	4	10,000 00	101 1/4	10,125 00	
0 bonds .....	4	3,500 00	100	3,500 00	
1 wn bonds .....	4 1/4	500 00	100	500 00	
2 bonds .....	7	2,500 00	101 1/4	2,531 25	
3 wn bonds .....	5	5,000 00	111	5,550 00	
4 t bonds .....	4	3,000 00	100	3,000 00	
5 bonds .....	7	5,000 00	110 1/4	5,512 50	
6 village bonds .....	Var.	6,500 00	Var.	6,688 75	
7 village bonds .....	7	15,000 00	119 1/4	17,925 00	
8 llage bonds .....	4	10,000 00	102	10,200 00	
9 village bonds .....	4 1/4	5,000 00	105 1/4	5,275 00	
0 ge bonds .....	5	10,000 00	117 1/4	11,750 00	
1 Age bonds .....	4	4,100 00	100	4,100 00	
2 llage bonds .....	4	5,000 00	100 1/4	5,287 50	
3 wanda village .....					
4 r village bonds .....	4	15,000 00	Var.	15,275 00	
5 ge bonds .....	4 1/4	10,000 00	107	10,700 00	
6 ge bonds .....	4	15,000 00	108 1/4	16,275 00	
7 llage bonds .....	4	10,000 00	101 1/2	10,175 00	
8 ngs village bonds .....	5	13,500 00	100 1/4	14,416 25	
9 non village bonds .....	4	14,000 00	101 1/4	14,175 00	
0 re bonds .....	4	13,800 00	102 1/4	13,980 25	
1 llage bonds .....	4	14,000 00	101 1/4	14,175 00	
2 llage bonds .....	4 1/4	7,854 60	Var.	8,215 06	
3 school district .....					
4 ch dist bonds .....	4 1/4	1,000 00	100	1,000 00	
5 sch dist bonds .....	6	2,000 00	109	2,180 00	
6 town school dist .....	5	2,500 00	107 1/4	2,543 75	
7 .....	6	1,000 00	102	1,020 00	
8 sch dist bonds .....	5	6,000 00	109	6,540 00	
9 sch dist bonds .....	3 1/4	12,000 00	100	12,000 00	
0 Stillwater town .....					
1 et bonds .....	4	5,500 00	102	5,610 00	
2 sch dl t bonds .....	4	5,000 00	101	5,050 00	
3 town school dist .....					
4 .....	3 1/4	1,000 00	100	1,000 00	
5 wn sch dist bds .....	4 1/4	5,000 00	101 1/4	5,075 00	
6 nch dist bds .....	4	10,000 00	101	10,100 00	
7 own school dist .....					
8 .....	4	20,000 00	100 1/4	20,750 00	
9 nch dist bonds .....	4 1/4	1,000 00	100	1,000 00	
0 e and lot .....	Cost	22,490 42	.....	Est. value.	647,217 23
1 ate .....	Cost.	44,647 23	.....	Est. value	20,000 00
2 .....	.....	.....	.....	\$3,778 20	20,000 00
3 id in banks and .....	.....	.....	.....	148,718 42	147,496 78
4 nles .....	.....	.....	.....	.....	
5 axon and pay .....	.....	.....	.....	.....	113 03
6 eording advan .....	.....	.....	.....	.....	6,447 02
7 ts .....	5	.....	.....	.....	

MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON — (Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages .....	.....	\$18,122 65			
Less over one year in arrears. ....	.....	6,904 47			
			.....	\$6,218 18	
Interest accrued on stocks and bonds .....	.....	.....	.....	5,292 41	
Interest accrued on warrants. ....	.....	.....	.....	6,656 11	
Interest accrued on land contracts .....	.....	.....	.....	62 94	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	547 50	
Rent accrued.....	.....	.....	.....	.....	\$18,777 14
					166 41
					\$1,681,926 94
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$1,490,779 58	
Interest accrued to depositors .....	.....	.....	.....	628 44	
Salaries accrued.....	.....	.....	.....	245 87	
					1,491,653 89
Surplus .....	.....	.....	.....	.....	\$190,273 05

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$633,318 85	\$31,665 94	
Bonds and mortgages .....	6	\$169,890 00		
Less over one year in arrears.....		76,740 00		
		\$92,650 00	5,559 00	
Stocks and bonds .....	3 1/2	13,000 00	455 00	
Stocks and bonds .....	3 3/4	4,000 00	150 00	
Stocks and bonds .....	4	304,622 00	12,184 88	
Stocks and bonds .....	4 1/4	6,000 00	255 00	
Stocks and bonds .....	4 1/2	26,500 00	1,192 50	
Stocks and bonds .....	5	66,500 00	3,325 00	
Stocks and bonds .....	6	15,854 60	951 28	
Stocks and bonds .....	7	65,800 00	4,606 00	
Warrants.....	5	26,148 15	1,307 41	
Warrants. ....	6	75,321 29	4 519 28	
Land contracts.....	5	6,447 02	322 85	
Cash deposited. ....	2	23,620 73	472 41	
Cash deposited.....	3	120,097 69	3,602 98	
Rent .....	.....	.....	.....	\$70,568 92
				2,444 00
				\$73,012 98
CHARGES.				
Interest to depositors.....	.....	.....	\$56,560 18	
Salaries.....	.....	.....	4,600 00	
Taxes, repairs and insurance on banking house. . . . .	.....	.....	501 13	
Taxes repairs and insurance on other real estate ..	.....	.....	1,014 08	
Printing, advertising, etc .....	.....	.....	166 87	
Fuel, lights, etc .....	.....	.....	61 08	
Other expenses.....	.....	.....	491 85	
				63,305 14
Excess of income .....	.....	.....	.....	\$9,617 84

MECHANICS' SAVINGS BANK, ROCHESTER.

[Examined December 15, 1897.]

SETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
ortgages.....	5 & 6	.....	.....	.....	\$1,208,225 00
bonds .....	Var.	\$151,000 00	Var.	\$195,280 00	
te bonds.....	4	50,000 00	107½	53,625 00	
te bonds.....	3	50,000 00	100	50,000 00	
ity bonds.....	3	50,000 00	100	50,000 00	
onds .....	Var.	55,000 00	100	55,000 00	
y bonds .....	3.65	25,000 00	100	25,000 00	
y bonds .....	3½	200,000 00	100	200,000 00	
y warrants.....	6	6,851 27	100	6,851 27	
bonds .....	3.65	45,000 00	100	45,000 00	
vn bonds .....	7	1 000 00	109	1,090 00	
a village bonds..	5	17,000 00	110½	18,827 50	
ge bonds ..	4	40,000 00	102	40,800 00	
re village bonds..	5	25,000 00	118¾	29,687 50	
school district	5	4,200 00	100	4 200 00	
.....					774,861 27
s .....	Var.	.....	.....	.....	7,055 00
e and lot .....	Cost.	64,062 88	.....	Est. value.	64,062 88
ate.....	Cost.	46,743 81	.....	Est. value.	46,478 81
.....	.....	.....	.....	\$35,949 18	
d in banks and	.....	.....	.....	117,340 54	
anies.....	.....	.....	.....		153,289 67
ed .....	.....	.....	.....	.....	1,247 48
ied on bonds and	.....	.....	.....	.....	
... ..	.....	14,446 24	.....	.....	
year in arrears.	.....	4,645 92	.....	.....	
.....				\$9,800 82	
ied on stocks and	.....	.....	.....	.....	
.....	.....	.....	.....	7,304 64	
ied on warrants.	.....	.....	.....	234 22	
ied on land con-	.....	.....	.....	.....	
.....	.....	.....	.....	288 78	
ied on deposits in	.....	.....	.....	.....	
rust companies..	.....	Estimated.	.....	980 40	
.....					18,608 86
.....	.....	.....	.....	.....	84 99
ILITIES.					\$2,268,927 91
s .....	.....	.....	.....	\$2,008,602 34	
ied to depositors	.....	.....	.....	40,600 11	
ied .....	.....	.....	.....	892 83	
.....					2,044,594 78
.....	.....	.....	.....	.....	\$224,383 13

ANNUAL INCOME AND CHARGES THEREON.

ESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
ortgages .....	5	\$1,124,950 00		
year in arrears.....		38,350 00		
		\$1,086,600 00	\$54,830 00	
ortgages.....	6	\$78,275 00		
year in arrears.....		4,950 00		
		\$73,325 00	4,899 50	
onds.....	3	130,000 00	3,900 00	
onds.....	3½	225,000 00	7,875 00	
onds .....	3.65	70,000 00	2,555 00	
onds .....	4	240,000 00	9,600 00	
onds .....	5	46,200 00	2,310 00	
onds .....	6	1,000 00	60 00	
onds .....	7	1,000 00	70 00	
ts.....	5	1,890 00	94 50	
ts.....	6	3,965 00	237 90	
ts.....	7	1,200 00	84 00	

ANNUAL INCOME AND CHARGES THEREON—(Continued.)

INVESTMENTS, ETC.	Rate of interest.	Amount at par..	Revenue.	Totals.
Warrants. ....	6	\$6 351 27	\$381 07	
Cash deposited.....	1½	17 242 92	258 64	
Cash deposited.....	2½	80,097 62	752 44	
Cash deposited.....	3½	20,000 00	700 00	
Cash deposited.....	4	50,000 00	2,000 00	
Rent.....				\$89,608 05
				860 00
				\$90,468 05
CHARGES.				
Interest to depositors.....			\$75,696 10	
Salaries .....			9,400 00	
Taxes, repairs and insurance on banking house.....			1,469 79	
Taxes, repairs and insurance on other real estate .....			782 51	
Printing, advertising, etc .....			584 42	
Fuel, lights, etc.....			412 51	
Other expenses .....			1,693 81	
				90,089 14
Excess of income .....				428 91

MONROE COUNTY SAVINGS BANK, ROCHESTER.  
[Examined December 22, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	4½ & 5				\$6,446,856 00
United States bonds .....	4	\$1,400,000 00	Var.	\$1,648,000 00	
Indiana State bonds .....	3	100,000 00	100	100,000 00	
Massachusetts State bonds....	3½	100,000 00	100	100,000 00	
Monroe county bonds.....	3½	150,000 00	100	150,000 00	
Allegheny city bonds .....	4	100,000 00	110½	110,500 00	
Boston city bonds .....	3½	250,000 00	100	250,000 00	
Brooklyn city bonds .....	7	222,000 00	Var.	240,205 00	
Cleveland city bonds .....	4	110,000 00	110¾	121,825 00	
Detroit city bonds .....	7	20,000 00	119¾	23,850 00	
Rochester city bonds .....	Var.	486,000 00	Var.	541,200 00	
St. Louis city bonds . ....	4	150,000 00	108½	162,750 00	
Syracuse city bonds .....	3½	50,000 00	100	50,000 00	
Caledonia village bonds.....	4	22,000 00	102½	22,550 00	
					3,620,860 00
Cash on hand. ....				\$177,121 07	
Cash deposited in banks and trust companies . ....				600,592 56	
					777,713 63
Banking house and lot.....	Cost.	90,000 00		Est. value.	90,000 00
Other real estate. ....	Cost.	238,710 65		Est. value.	175,000 00
Call loan.. ..					8,000 00
Land contract .....					6,008 00
Taxes advanced on property mortgaged to bank...					27,147 63
Insurance advanced on property mortgaged to bank .....					822 25
Interest accrued on bonds and mortgages . ....		156,374 67			
Less over one year in arrears..		9,927 41			
				\$146,447 26	
Interest accrued on stocks and bonds. ....				82,518 59	
Interest accrued on call loans . ....				190 00	
Interest accrued on land contracts.....				168 90	
Interest accrued on deposits in banks and trust companies ..		Estimated.		4,532 87	
Rent accrued.....					183,851 03
					1,573 09
					\$41,227,808 12

## MONBOE COUNTY SAVINGS BANK, ROCHESTER — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
LIABILITIES.					
e depositors...	.....	.....	.....	\$9,782,275 43	
erest accrued to depositors.	.....	.....	.....	21,778 69	
aries accrued.....	.....	.....	.....	714 21	
res .....	.....	.....	.....	8,000 00	
					\$9,807,768 83
Surplus .....	.....	.....	.....	.....	\$1,530,083 80

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Loans and mortgages.....	4½	\$120,000 00	\$5,400 00	
Loans and mortgages.....	5	\$6,326,856 00		
Loans over one year in arrears.....		94,250 00		
		\$6,232,606 00	311,630 30	
Stocks and bonds.....	8	100,000 00	8,000 00	
Stocks and bonds.....	8½	100,000 00	3,250 00	
Stocks and bonds.....	8½	600,000 00	21,000 00	
Stocks and bonds.....	4	682,000 00	67,280 00	
Stocks and bonds.....	5	100,000 00	5,000 00	
Stocks and bonds.....	7	578,000 00	40,460 00	
Real estate loans.....	5	8,000 00	400 00	
Real estate contracts.....	5	6,008 00	300 40	
Cash deposited.....	2	305,592 56	6,111 85	
Cash deposited.....	2½	60,000 00	1,500 00	
Cash deposited.....	4	235,000 00	9,400 00	
				\$474,732 55
Interest.....	.....	.....	.....	7,647 00
<b>CHARGES.</b>				
Interest to depositors.....	.....	.....	\$373,350 32	
Dividends.....	.....	.....	25,740 00	
Repairs, repairs and insurance on banking house.....	.....	.....	4,242 17	
Repairs, repairs and insurance on other real estate.....	.....	.....	6,478 98	
Printing, advertising, etc.....	.....	.....	1,899 44	
Heat, lights, etc.....	.....	.....	696 90	
Other expenses.....	.....	.....	1,960 68	
				414,366 49
Excess of income.....	.....	.....	.....	\$68,013 06

## NATIONAL SAVINGS BANK, ALBANY.

[Examined February 1, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Loans and mortgages.....	Var.	...	.....	.....	\$3,548,300 00
United States bonds.....	Var.	\$145,000 00	Var.	\$165,837 50	
Massachusetts State bonds.....	8½	50,000 00	100	50,000 00	
New Hampshire State bonds.....	6	30,000 00	Var.	31,907 50	
Any county bonds.....	4	140,000 00	Var.	141,970 00	
Some county bonds.....	4	10,000 00	Var.	10,087 50	
One county bonds.....	Var.	30,500 00	Var.	33,337 50	
Two county bonds.....	4	80,000 00	Var.	82,350 00	
Three county bonds.....	4	10,000 00	100	10,000 00	

## NATIONAL SAVINGS BANK, ALBANY — (Continued).

ASSETS	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Queens county bonds . . . . .	4	\$50,000 00	Var.	\$53,707 50	
Rensselaer county bonds . . . . .	4	32,000 00	105½	33,680 00	
Richmond county bonds . . . . .	Var.	21,000 00	Var.	22,485 00	
Rockland county bonds . . . . .	5	7,000 00	Var.	7,815 00	
St. Lawrence county bonds . . . . .	4	25,000 00	Var.	25,665 00	
Ulster county bonds . . . . .	4	15,000 00	Var.	15,307 50	
Albany city bonds . . . . .	Var.	484,400 00	Var.	514,080 50	
Allegheny city bonds . . . . .	4	10,000 00	105½	10,575 00	
Amsterdam city bonds . . . . .	5	15,000 00	Var.	15,407 50	
Auburn city bonds . . . . .	4	15,430 00	Var.	15,559 50	
Boston city bonds . . . . .	Var.	265,000 00	Var.	277,050 00	
Brooklyn city bonds . . . . .	Var.	634,000 00	Var.	669,240 00	
Buffalo city bonds . . . . .	7	35,000 00	Var.	32,912 50	
Buffalo city warrants . . . . .	5	67,885 20	100	67,865 20	
Cambridge city bonds . . . . .	4	35,400 00	Var.	37,762 50	
Camden city bonds . . . . .	4	35,000 00	Var.	35,637 50	
Cleveland city bonds . . . . .	Var.	110,000 00	Var.	114,085 00	
Cohoes city bonds . . . . .	Var.	45,000 00	Var.	45,430 00	
Corning city bonds . . . . .	4	8,000 00	102½	8,200 00	
Detroit city bonds . . . . .	Var.	25,000 00	Var.	28,972 50	
Elmira city bonds . . . . .	4	5,000 00	105½	5,275 00	
Fall River city bonds . . . . .	Var.	60,000 00	Var.	61,792 50	
Geneva city bonds . . . . .	4	25,000 00	110½	27,687 50	
Gloversville city bonds . . . . .	Var.	30,200 00	Var.	30,534 00	
Hornellsville city bonds . . . . .	6	5,500 00	Var.	6,575 00	
Ithaca city bonds . . . . .	4	20,000 00	Var.	21,515 00	
Jamestown city bonds . . . . .	4	25,000 00	Var.	26,927 50	
Kingston city bonds . . . . .	4	12,000 00	100½	12,090 00	
Lockport city bonds . . . . .	Var.	15,750 00	Var.	17,620 00	
Long Island City bonds . . . . .	7	1,000 00	113½	1,132 50	
Lowell city bonds . . . . .	4	45,000 00	Var.	45,942 50	
Milwaukee city bonds . . . . .	5	15,000 00	Var.	16,700 00	
Minneapolis city bonds . . . . .	4	2,000 00	109½	2,185 00	
Mount Vernon city bonds . . . . .	Var.	75,000 00	Var.	82,940 00	
Newark city bonds . . . . .	Var.	65,000 00	Var.	75,630 00	
Newburgh city bonds . . . . .	4	15,500 00	Var.	20,245 00	
New Haven city bonds . . . . .	8½	10,000 00	100	10,000 00	
New York city bonds . . . . .	Var.	612,400 00	Var.	651,324 00	
Olean city bonds . . . . .	4½	10,000 00	108	10,800 00	
Paterson city bonds . . . . .	4½	10,000 00	110	11,000 00	
Philadelphia city bonds . . . . .	8½	25,000 00	100	25,000 00	
Portland city bonds . . . . .	4	30,000 00	Var.	31,972 50	
Poughkeepsie city bonds . . . . .	Var.	45,000 00	Var.	47,550 00	
Poughkeepsie city certificates of indebtedness . . . . .	5	5,205 36	100	5,205 36	
Providence city bonds . . . . .	Var.	52,000 00	Var.	55,945 00	
Rochester city bonds . . . . .	7	35,000 00	Var.	39,372 50	
Schenectady city bonds . . . . .	4	30,000 00	Var.	31,857 50	
St. Louis city bonds . . . . .	Var.	50,000 00	Var.	59,892 50	
Syracuse city bonds . . . . .	Var.	70,500 00	Var.	72,621 25	
Troy city bonds . . . . .	6	1,000 00	102½	1,055 00	
Utica city bonds . . . . .	4	11,918 67	100	11,918 67	
Watertown city bonds . . . . .	Var.	34,000 00	Var.	39,740 00	
Worcester city bonds . . . . .	4	27,500 00	110½	30,387 50	
Yonkers city bonds . . . . .	Var.	45,000 00	Var.	50,857 50	
Flatland town bonds . . . . .	6	21,728 66	100	21,728 66	
Greenwich town bonds . . . . .	4	3,000 00	100	3,000 00	
Little Falls town bonds . . . . .	4	4,000 00	100	4,000 00	
Newtown town bonds . . . . .	4	2,000 00	100	2,000 00	
Oswegatchie town bonds . . . . .	4	6,000 00	Var.	6,045 00	
Westerlo town bonds . . . . .	4	4,500 00	100	4,500 00	
Catskill village bonds . . . . .	4	5,000 00	100	5,000 00	
Chileskill village bonds . . . . .	4	14,000 00	100	14,000 00	
Colt Spring village bonds . . . . .	4	5,000 00	108½	5,462 50	
Cherry Valley village bonds . . . . .	4	21,000 00	Var.	21,662 50	
Flushing village bonds . . . . .	6	2,500 00	111½	2,780 75	
Fon la village bonds . . . . .	Var.	13,000 00	Var.	13,157 50	
Fredonia village bonds . . . . .	4	15,000 00	109½	15,525 00	
Glens Falls village bonds . . . . .	4	25,000 00	100	25,000 00	
Johnstown village bonds . . . . .	6	500 00	119	590 00	
Le Roy village bonds . . . . .	4	10,000 00	102	10,200 00	
Lansingburgh village bonds . . . . .	Var.	3,000 00	Var.	3,040 00	
Monticello village bonds . . . . .	4	7,000 00	100½	7,175 00	

NATIONAL SAVINGS BANK, ALBANY—(Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
New Rochelle village bonds...	8½	\$25,000 00	100	\$25,000 00	
Peekskill village bonds .....	7	8 000 00	117	9,860 00	
Plattsburgh village bonds.....	Var.	14,000 00	Var.	14,405 00	
Potsdam village bonds .....	4	10,000 00	102½	10,250 00	
Ritchfield Springs village bds.	4	8,000 00	102	8,160 00	
Saratoga Springs village bds..	4	5,000 00	102	5,100 00	
Saugerties village bonds	Var.	16,000 00	Var.	16,110 00	
Tarrytown village bonds ....	4	50,000 00	103¼	51,625 00	
White Plains village bonds	Var.	35,000 00	Var.	35,585 00	
Castleton town sch. dist. bds	5	6,000 00	101	6,060 00	
Canajoharie town school dis- trict bonds. ....	4	5,000 00	100	5,000 00	
Coeymans town sch. dist. bds.	4	2,500 00	100	2,500 00	
Corning town sch. dist. bonds.	4	5,000 00	100	5,000 00	
Waterford town sch. dist. bds.	4	10,000 00	102½	10,250 00	
Real estate.....	Cost.	54,240 44	.....	Est. value.	\$4,598,658 55
Cash on hand.....	.....	.....	.....	\$17,230 21	41,500 00
Cash deposited in banks and trust companies.....	.....	.....	.....	588,222 75	
Interest accrued on bonds and mortgages .....	.....	28,580 23	.....		605,452 96
Less over one year in arrears.	.....	1,286 06	.....		
Interest accrued on stocks and bonds ....	.....	.....	.....	\$27,844 23	
Interest accrued on warrants.	.....	.....	.....	35,846 94	
Interest accrued on deposits in banks and trust companies	.....	Estimated.	.....	8,946 22	
Rent accrued (real estate)....	.....	.....	.....	1,053 90	73,191 29
					127 50
					\$8,867,230 30
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$8,182,587 66	
Interest accrued to depositors.	.....	.....	.....	25,802 43	
Rent accrued (banking rooms)	.....	.....	.....	500 00	
					8,208,890 09
Surplus .....	.....	.....	.....	.....	\$658,840 21

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENT <sup>1</sup> , ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4	\$1,841,000 00	\$58,640 00	
Bonds and mortgages .....	4½	\$1,742,850 00		
Less over one year in arrears.....		25,000 00		
		\$1,717,850 00	77,303 25	
Bonds and mortgages.....	5	420,250 00	21,012 50	
Bonds and mortgages.....	6	44,200 00	2,652 00	
Stocks and bonds .....	8½	250,000 00	8,750 00	
Stocks and bonds.....	8.65	27,000 00	985 50	
Stocks and bonds.....	4	2,169,946 67	86,797 87	
Stocks and bonds.....	4½	83,450 00	8,777 75	
Stocks and bonds.....	5	359,205 36	17,960 27	
Stocks and bonds.....	5½	1,000 00	55 00	
Stocks and bonds.....	6	850,426 66	51,025 60	
Stocks and bonds.....	7	590,200 00	87,114 00	
Warrants .....	5	67,865 26	3,393 26	
Cash deposited.....	2	463,759 92	9,275 20	
Cash deposited .....	2½	70,000 00	1,750 00	
Cash deposited .....	3	54,462 83	1,638 88	
Rents .....	.....	.....	.....	\$377,128 08
				1,520 00
				\$378,658 08



NATIONAL SAVINGS BANK, ALBANY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....	.....	.....	\$309,629 12	
Salaries.....	.....	.....	10,200 00	
Rent .....	.....	.....	2,000 00	
Taxes, repairs and insurance on real estate.....	.....	.....	2,985 01	
Printing, advertising, etc.....	.....	.....	1,252 19	
Fuel, lights, etc.....	.....	.....	813 91	
Other expenses .....	.....	.....	2,905 43	
				\$320,235 65
Excess of income.....	.....	.....	.....	\$49,490 43

NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS.  
[Examined February 24, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	6	.....	.....	.....	\$96,500 00
Niagara county bonds.....	4	\$18,000 00	Var.	\$18,045 00	
Lockport city certificates of indebtedness .....	4	2,512 40	100	2,512 40	
Niagara Falls city bonds.....	4	4,500 00	108¼	4,871 25	
Niagara Falls city certificates of indebtedness.....	5	9,880 00	100	9,880 00	
					34,808 65
Cash on hand.....	.....	.....	.....	\$633 97	
Cash deposited in banks .....	.....	.....	.....	29,137 38	
					29,771 35
Interest accrued on bonds and mortgages. ....	.....	.....	.....	\$1,209 65	
Interest accrued on stocks and bonds and certificates of indebtedness .....	.....	.....	.....	493 23	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	153 82	
					1,856 90
LIABILITIES.					\$163,138 90
Due depositors .....	.....	.....	.....	\$161,259 41	
Interest accrued to depositors.....	.....	.....	.....	818 84	
Salaries accrued.....	.....	.....	.....	72 84	
Rent accrued .....	.....	.....	.....	65 20	
					162,216 29
Surplus .....	.....	.....	.....	.....	\$922 61

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	6	\$96,500 00	\$5,790 00	
Stocks and bonds.....	4	25,012 40	1,000 50	
Stocks and bonds.....	5	9,880 00	469 00	
Cash deposited.....	8	12,818 08	384 54	
Cash deposited.....	4	16,319 30	652 77	
				\$8,296 81
CHARGES.				
Interest to depositors .....	.....	.....	\$5,561 84	
Salaries .....	.....	.....	1,080 00	
Rent .....	.....	.....	400 00	
Legal expenses .....	.....	.....	77 60	
Printing, advertising, etc.....	.....	.....	42 25	
Fuel, lights, etc .....	.....	.....	22 86	
Other expenses.....	.....	.....	8 00	
				7,182 65
Excess of income .....	.....	.....	.....	\$1,114 16

NEWBURGH SAVINGS BANK, NEWBURGH.

[Examined March 16, 1897.]

SETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
rtgages .....	Var.	.....		.....	\$2,508,400 00
bonds .....	Var.	\$650,000 00	Var.	\$743,500 00	
y bonds .....	4	50,000 00	104 1/2	52,250 00	
bonds .....	4	50,000 00	110 1/4	55,375 00	
/ bonds .....	4	50,000 00	108 1/4	54 125 00	
nty bonds .....	4	50,000 00	109 1/4	54.875 00	
onds .....	7	8,000 00	Var.	9,217 50	
nds . .....	4	189,000 00	Var.	158,260 00	
bonds .....	Var.	616,600 00	Var.	822,781 00	
onds .....	7	62,000 00	Var.	90,027 50	
r bonds. ....	Var.	127,829 24	Var.	181,961 01	
onds .....	Var.	21,500 00	Var.	25 000 00	
r bonds .....	Var.	1,155,600 00	Var.	1,299,518 25	
bonds .....	7	127,000 00	Var.	155,257 50	
n bonds .....	7	9,000 00	106	9,540 00	
vn bonds .....	4	50,000 00	101 1/4	50,875 00	
bonds .....	Var.	106,000 00	Var.	106,935 00	
own bonds ....	4	56,000 00	101 1/4	56,700 00	
own bonds ....	5	5,620 00	101 1/4	5,718 35	
n bonds .....	4 1/2	25,600 00	108 1/4	25,937 50	
n bonds .....	5	8,000 00	1 0	8,000 00	
ge bonds .....	5	19,000 00	109	20,710 00	
school dis'ict					
.....	4	12,000 00	101 1/2	12,180 00	
school district					
.....	3 1/2	7,000 00	100	7,000 00	
school district					
.....	4 1/2	9,800 00	101 1/4	9,947 00	
school district					
.....	4	5,000 00	100	5,000 00	
.....					8,960,686 61
.....				\$4,314 10	
d in banks and					
nies .....				320,260 17	
.....					824,574 27
and lot .....	Cost.	115,527 16		Est value.	50,000 00
ed on bonds and					
.....				\$30,235 69	
ied on stocks					
.....				36,927 43	
ed on deposits in					
ust companies .		Estimated.		817 90	
.....					68,081 02
.....					88 25
LITIES.					\$6,911,774 15
.....				\$5,600,112 61	
ed to depositors.				44,121 34	
ed .....				1,282 33	
.....					5,645,516 28
.....					\$1,266,257 87

ANNUAL INCOME AND CHARGES THEREON.

STMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
tgages .....	4	\$686,000 00	\$27,440 00	
tgages .....	4 1/2	1,046,750 00	47,108 75	
tgages .....	5	784,200 00	36,710 00	
tgages .....	6	41,450 00	2,487 00	
ds .....	8	20,000 00	600 00	
ds .....	3 1/2	57,000 00	1,995 00	
ds .....	4	1,160,179 24	46,407 17	
is .....	4 1/2	34,800 00	1,566 00	
is .....	5	380,770 00	19,038 50	

NEWBURGH SAVINGS BANK, NEWBURGH — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stocks and bonds .....	6	\$1,201.100 00	\$72,066 00	
Stocks and bonds .....	7	561,100 00	39,277 00	
Cash deposited.....	2	48,485 29	969 71	
Cash deposited.....	2½	262,534 94	6,563 87	
Cash deposited .....	.....	9,239 94	.....	
Rents.....	.....	.....	.....	\$302,233 50
				1,022 00
				\$303,245 50
CHARGES.				
Interest to depositors .....	.....	.....	\$208,996 20	
Salaries .....	.....	.....	15,700 00	
Taxes, repairs and insurance on banking house .....	.....	.....	1,936 43	
Legal expenses .....	.....	.....	166 87	
Printing, advertising, etc.....	.....	.....	740 71	
Fuel, lights, etc .....	.....	.....	871 91	
Other expenses .....	.....	.....	1,457 10	
				239,369 22
Excess of income .....	.....	.....	.....	\$73,876 28

PAWLING SAVINGS BANK, PAWLING.

[Examined August 30, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$168,300 09
United States bonds. ....	4	\$11,000 00	118¼	12,485 00	
District of Columbia bonds ...	3 65	6,000 00	110	6,600 00	
Massachusetts State bonds....	3½	10,000 00	100	10,000 00	
Iowa State warrants .....	4	5,085 83	100	5,085 83	
Brooklyn city bonds.....	Var.	21,000 00	Var.	27,870 00	
Kingston city bonds. ....	7	10,000 00	118¼	11,825 00	
Long Island City bonds.....	Var.	12,000 00	Var.	12,887 50	
New York city and county bonds .....	6	7,000 00	110¼	7,717 50	
Yonkers city bonds.....	7	3,000 00	Var.	3,600 00	
Gravesend town bonds .....	5	6,000 00	123	7,380 00	
Hempstead town bonds. ....	5	5,000 00	104¼	5,212 50	
College Point village bonds ...	7	8,000 00	Var.	9,525 00	
Pawling village bonds.....	4	10,000 00	103¼	10,325 00	
St. Johnsville village bonds...	4	5,000 00	102¾	5,187 50	
Flushing town school district bonds .....	7	11,500 00	114¼	13,138 75	148,239 58
Cash on hand.....	.....	.....	.....	.....	
Cash deposited in banks and trust companies .....	.....	.....	.....	.....	
Real estate (site for banking house) .....	Cost.	3,250 00	.....	Est. value.	
Interest accrued on bonds and mortgages .....	.....	.....	.....	.....	
Interest accrued on stocks and bonds .....	.....	.....	.....	.....	
Interest accrued on deposits in banks and trust companies .....	.....	Estimated.	.....	.....	
Rent accrued.....	.....	.....	.....	.....	
				.....	
				.....	
LIABILITIES.					\$235,233 06
Due depositors .....	.....	.....	.....	\$206 453 90	
Interest accrued to depositors .....	.....	.....	.....	1,759 81	
Salaries accrued .....	.....	.....	.....	141 06	
Surplus .....	.....	.....	.....	.....	300,254 96
				.....	\$34,983 12

**PAWLING SAVINGS BANK, PAWLING — (Continued).**  
**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals
Bonds and mortgages.....	5	\$162,700 00	\$8,135 00	
Bonds and mortgages.....	6	5,600 00	836 00	
Stocks and bonds .....	8½	10,000 00	330 00	
Stocks and bonds.....	8.65	6,000 00	219 00	
Stocks and bonds .....	4	81,086 83	1,248 43	
Stocks and bonds.....	4½	7,000 00	315 00	
Stocks and bonds.....	5	16,000 00	800 00	
Stocks and bonds.....	6	12,000 00	720 00	
Stocks and bonds.....	7	48,500 00	3,396 00	
Cash deposited.....	2	10,358 52	207 17	
Rent.....	.....	.....	.....	\$15,711
<b>CHARGES.</b>				\$15,86
Interest to depositors.....	.....	.....	\$10,734 39	
Salaries .....	.....	.....	850 00	
Taxes, repairs and insurance.....	.....	.....	55 96	
Printing, advertising, etc.....	.....	.....	69 90	
Other expenses.....	.....	.....	198 27	
Excess of income .....	.....	.....	.....	11,94
				\$3,94

**PEEKSKILL SAVINGS BANK, PEEKSKILL.**

[Examined July 9, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	..	Var.	....	\$1,196,8
United States bonds.....	Var.	\$100,000 00	Var.	\$118,230 00	
Colorado State bonds .....	4	54,000 00	Var.	57,900 00	
Connecticut State bonds ....	8	20,000 00	100	20,000 00	
Idaho State bonds.....	6	22,000 00	109½	24,090 00	
Kansas State raid certificates.	4	656 00	100	656 00	
Maryland State bonds .....	8.65	15,500 00	100	15,500 00	
Missouri State bonds .....	8½	2,000 00	100	2,000 00	
North Dakota State bonds. ..	4	50,000 00	109½	54,750 00	
South Dakota State bonds.....	Var.	52,500 00	108¼	54,062 50	
Tennessee State bonds .....	8	10,000 00	100	10,000 00	
Utah Territory bonds .....	5	19,000 00	Var.	20,555 00	
Virginia State bonds ....	8	80,000 00	100	80,000 00	
Wyoming Territory bonds ....	6	5,000 00	105	5,250 00	
Westchester county bonds ....	4	10,000 00	100	10,000 00	
Boston city bonds . .....	4	33,000 00	Var.	36,457 50	
Brooklyn city bonds. ....	7	58,000 00	151½	87,870 00	
Buffalo city bonds.....	4	35,000 00	Var.	36,075 00	
Cleveland city bonds .....	4½	10,000 00	100	10,000 00	
Des Moines city bonds .....	4	10,000 00	108¼	10,825 00	
Detroit city bonds. ....	8½	10,000 00	100	10,000 00	
Long Island City bonds.....	4½	20,500 00	112¾	23,118 75	
Minneapolis city bonds.....	4½	10,000 00	114	11,400 00	
New York city bonds .....	7	24,000 00	123½	29,640 00	
Rochester city bonds .....	7	10,000 00	119¼	11,925 00	
St. Louis city bonds .....	Var.	5,448 65	Var.	6,418 28	
St. Paul city bonds .....	4½	20,000 00	115¾	23,150 00	
Trenton city bonds .....	4	10,000 00	104½	10,450 00	
Attica town bonds.....	5	12,000 00	108¼	12,390 00	
Covert town bonds .....	7	500 00	111¾	558 75	
New Utrecht town bonds.....	5	6,000 00	100	6,000 00	
Salina town bonds. ....	4	10,800 00	100	10,800 00	
Seneca Falls town bonds .....	5	5,000 00	108¼	5,312 50	
Thompson town bonds .....	4½	80,000 00	108¾	81,125 00	
Ulysses town bonds .....	7	2,000 00	111¾	2,235 00	
Flushing village bonds ....	7	9,000 00	117	10,580 00	
North Tonawanda village bds.	5	10,000 00	114	11,400 00	

PEEKSKILL SAVINGS BANK, PEEKSKILL—(Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Peekskill village bonds .....	Var.	\$116,402 14	Var.	\$118,111 60	
Saranac Lake village bonds...	5	5,000 00	120	6,000 00	
Tonawanda village bonds .....	6	5,000 00	104	5,200 00	
Cortland town school district bonds .....	5	1,000 00	102½	1,022 50	
Peekskill town school district bonds .....	4½	2,000 00	100	2,000 00	
					\$948,008 88
Cash on hand.....	.....	.....	.....	\$28,849 85	
Cash deposited in banks and trust companies.....	.....	.....	.....	186,257 60	
					165,106 95
Banking house and lot .....	Cost.	40,599 20	.....	Est. value.	20,000 (n)
Other real estate .....	Cost.	6,949 28	.....	Est. value.	6,949 28
Interest accrued on bonds and mortgages .....	.....	12,891 76			
Less over one year in arrears.	.....	1,855 62			
				\$11,536 14	
Interest accrued on stocks and bonds .....	.....	.....	.....	5,088 00	
Interest accrued on deposits in banks and trust companies.	.....	Estimated.	.....	44 17	16,619 00
					81 00
Rent accrued .....	.....	.....	.....	.....	
					\$2,355,636 31
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$2,112,481 73	
Interest accrued to depositors	.....	.....	.....	1,750 96	
Salaries accrued .....	.....	.....	.....	189 84	
					2,114,872 53
Surplus .....	.....	.....	.....	.....	\$241,263 78

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	4½	\$10,000 00	\$450 00	
Bonds and mortgages .....	5	\$1,188,878 70		
Less over one year in arrears.....		23,225 00		
		\$1,165,653 70	58,282 60	
Stocks and bonds .....	3	60,000 00	1,800 00	
Stocks and bonds .....	3½	52,207 34	1,827 26	
Stocks and bonds .....	3.65	15,500 00	565 75	
Stocks and bonds .....	3.70	40,000 00	1,480 00	
Stocks and bonds.....	4	357,687 45	14,305 50	
Stocks and bonds .....	4½	92,500 00	4,162 50	
Stocks and bonds .....	5	99,000 00	4,950 00	
Stocks and bonds .....	6	87,000 00	2,220 00	
Stocks and bonds .....	7	107,500 00	7,525 00	
Cash deposited. ....	2	108,290 81	2,165 82	
Cash deposited.....	.....	27,966 79	.....	
				\$29,734 52
Rent.....	.....	.....	.....	685 00
				\$100,359 52
CHARGES.				
Interest to depositors.....	.....	.....	\$78,798 70	
Salaries.....	.....	.....	8,564 00	
Taxes, repairs and insurance on banking house.....	.....	.....	810 07	
Taxes, repairs and insurance on other real estate .....	.....	.....	210 00	
Printing, advertising, etc.....	.....	.....	310 85	
Fuel, lights, etc .....	.....	.....	209 50	
Other expenses.....	.....	.....	774 85	
				89,673 97
Excess of income .....	.....	.....	.....	\$10,685 55

## PEOPLES' SAVINGS BANK, YONKERS.

[Examined June 14, 1897]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$808,800 00
Kings county bonds.....	4	\$15,000 00	104	\$15,000 00	
Long Island City bonds.....	Var.	98,850 00	Var.	98,850 00	
Mount Vernon city bonds.....	5	10,000 00	103	10,300 00	
New York city bonds.....	7	500 00	180 1/4	602 50	
New York city bonds (formerly West Farms).....	7	2,000 00	Var.	2,662 50	
Niagara Falls city bonds.....	4	10,000 00	107	10,700 00	
Yonkers city bonds.....	Var.	12,000 00	Var.	12,818 75	
Collins town bonds.....	4	500 00	103	500 00	
Eastchester town bonds.....	5	5,520 00	103 1/2	5,737 00	
Flushing town bonds.....	5	12,000 00	103 1/2	12,810 00	
Long Lake town bonds.....	5	2,000 00	100	2,000 00	
Otsego town bonds.....	4	3,000 00	101	3,080 00	
Persia town bonds.....	5	2,000 00	101 1/2	2,080 00	
Saratoga Springs town bonds.....	5	10,500 00	103 1/2	10,841 25	
Schoharie town bonds.....	4	6,500 00	100	6,500 00	
Akron village bonds.....	4	10,000 00	103 1/2	10,350 00	
Baldwinsville village bonds.....	3 1/2	10,000 00	100	10,000 00	
Canisteo village bonds.....	3 1/2	6,325 81	100	6,325 81	
Cattaraugus village bonds.....	4	7,000 00	102 1/2	7,175 00	
Corning village bonds.....	4	10,000 00	101 1/2	10,150 00	
Flushing village bonds.....	5	1,500 00	103 1/2	1,538 75	
Greenbush village bonds.....	4	23,000 00	Var.	23,410 00	
Green Island village bonds.....	3 1/2	13,500 00	100	13,500 00	
Heron village bonds.....	4	7,500 00	102	7,650 00	
Larchmont village bonds.....	4	5,000 00	103 1/2	5,192 50	
North Tonawanda village bds.....	4	20,000 00	103 1/2	20,975 00	
Plattsburgh village bonds.....	4	8,000 00	100	8,000 00	
Richfield Springs village bonds.....	5	7,500 00	103	8,100 00	
Rockville Centre village bonds.....	4	14,500 00	103	14,925 00	
Tonawanda village bonds.....	5	10,000 00	114 1/2	11,475 00	
White Plains village bonds.....	Var.	42,000 00	Var.	42,990 00	
Arcadia town school dist. bds.....	4	12,000 00	100	12,000 00	
Eastchester town sch. dist. bds.....	5	4,000 00	103 1/2	4,150 00	
Edgewater town sch. dist. bds.....	5	15,000 00	101 1/2	15,187 50	
Flushing town sch. dist. bds.....	5	14,300 00	Var.	14,745 75	
Gouverneur town sch. dist. bds.....	4	15,000 00	103 1/2	15,400 00	
Harrison and Rye town school district bonds.....	4	5,500 00	102	5,610 00	
Harrietstown town school district bonds.....	4 1/2	8,000 00	101 1/2	8,090 00	
Hempstead town sch. dist. bds.....	5	11,000 00	Var.	11,790 00	
Islip town school district bonds.....	5	19,000 00	103 1/2	19,475 00	
Jamaica town school district bonds.....	Var.	59,316 69	Var.	60,350 44	
Middletown and Southfield town school district bonds.....	5	5,850 00	Var.	6,212 25	
Newtown town school district bonds.....	Var.	34,800 00	Var.	37,438 75	
Northfield town school district bonds.....	5	8,010 00	103	8,250 30	
Norwich town school district bonds.....	4	10,550 00	100	10,550 00	
New Utrecht town school district bonds.....	5	1,800 00	100	1,800 00	
Oyster Bay town school district bonds.....	5	6,000 00	103 1/2	6,165 00	
Westchester town school district bonds.....	4	2,000 00	100	2,000 00	
Call loans.....	4	.....	.....	.....	614,984 55
Banking house and lot.....	Cost.	30,308 87	.....	Est. value.	34,000 00
Other real estate.....	Cost.	2,795 98	.....	Est. value.	34,500 00
Cash on hand.....	.....	.....	.....	.....	8,000 00
Cash deposited in banks.....	.....	.....	.....	.....	.....
Interest accrued on bonds and mortgages.....	.....	.....	.....	.....	128,104 12
Interest accrued on stocks and bonds.....	.....	.....	.....	.....	.....
				.....	7,953 81

PEOPLES' SAVINGS BANK, YONKERS — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on call loans.	.....	.....	.....	\$550 23	\$15,376 30 71 25
Interest accrued on deposits in banks .....	.....	Estimated.	.....	821 17	
Rent accrued.....	.....	.....	.....	.....	
					\$1,639,636 23
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$1,536 910 91	1,502,524 02
Interest accrued to depositors.	.....	.....	.....	25,316 08	
Salaries accrued.....	.....	.....	.....	232 08	
Expenses accrued.....	.....	.....	.....	75 00	
					\$77,302 20
Surplus .....	.....	.....	.....	.....	

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$717,800 00	\$35,800 00	\$71,533 41 1,610 00
Bonds and mortgages.....	6	92,000 00	5,520 00	
Stocks and bonds.....	3½	29,865 81	1,045 30	
Stocks and bonds .....	4	812,866 69	12,514 67	
Stocks and bonds .....	4½	23,000 00	1,035 00	
Stocks and bonds.....	5	186,970 00	9,348 50	
Stocks and bonds. . . . .	6	8,010 00	180 60	
Stocks and bonds.....	7	80,500 00	2,185 00	
Call loans.....	4	34,000 00	1,300 00	
Cash deposited.....	2	118,717 08	2,374 84	
Cash deposited.....	8	5,000 00	150 00	
Rents.....	.....	.....	.....	
				\$73,163 41
CHARGES.				
Interest to depositors .....	.....	.....	\$55,912 82	63,002 11
Salaries.....	.....	.....	5,570 00	
Taxes, repairs and insurance on banking house...	.....	.....	747 02	
Taxes, repairs and insurance on other real estate.....	.....	.....	62 92	
Printing, advertising, etc .....	.....	.....	209 74	
Fuel, lights, etc .....	.....	.....	249 81	
Other expenses .....	.....	.....	249 80	
Excess of income .....	.....	.....	.....	\$10,161 30

PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Examined April 9, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5	.....	.....	.....	\$443,533 00
United States bonds .....	Var.	\$125,000 00	Var.	\$146,875 00	
Indiana State bonds.....	3½	80,000 00	100	80,000 00	
Kings county bonds.....	4	18,000 00	104	18,720 00	
Boston city bonds.....	4	80,000 00	109	86,700 00	

## PORT CHESTER SAVINGS BANK, PORT CHESTER—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Wyn city bonds .....	Var.	\$105,000 00	Var.	\$110,400 00	
Wyn city bonds .....	4	50,000 00	102 $\frac{1}{4}$	51,375 00	
York city bonds .....	3 $\frac{1}{2}$	28,500 00	100	28,500 00	
nectady city bonds .....	4	10,000 00	105	10,500 00	
Lots town bonds .....	5	9,800 00	109	10,708 80	
Utrecht and Gravesend					
in bonds .....	5	4,796 00	100	4,796 00	
town bonds .....	4	24,884 50	100	24,884 50	
chester town bonds .....	4	5,000 00	100	5,000 00	
atota village bonds .....	4	25,000 00	101 $\frac{1}{4}$	25,312 50	
kill village bonds .....	4	17,000 00	103	17,340 00	
Chester village bonds .....	4	745 00	100	745 00	
field Springs village bonds .....	5	10,000 00	109 $\frac{1}{4}$	10,835 00	
town school district bonds .....	Var.	24,000 00	101	24,580 00	
ding house and lot .....	Cost.	44,022 06	.....	Est value.	\$561,256 80
on hand .....	.....	.....	.....	\$2,677 96	80,000 00
deposited in banks .....	.....	.....	.....	56,785 14	
rest accrued on bonds and	.....	.....	.....		59,418 12
rtgages .....	.....	.....	.....	\$7,706 59	
rest accrued on stocks and	.....	.....	.....	5,761 15	
ids .....	.....	.....	.....	40 89	13,508 08
rest accrued on deposits in	.....	.....	.....		
lks .....	.....	.....	.....		
LIABILITIES					\$1,107,761 55
depositors .....	.....	.....	.....	\$994,674 27	
rest accrued to depositors .....	.....	.....	.....	8,630 30	
ies accrued .....	.....	.....	.....	106 98	1,008,310 12
urplus .....	.....	.....	.....		\$104,451 43

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
ls and mortgages .....	5	\$443,583 00	\$22,179 15	
ks and bonds .....	3 $\frac{1}{2}$	106,500 00	3,727 50	
ks and bonds .....	4	368,020 50	14,545 16	
ks and bonds .....	5	49,616 00	2,480 80	
ks and bonds .....	6	6,000 00	360 00	
deposited .....	11 $\frac{1}{2}$	11,062 48	175 29	
deposited .....	2	9,708 82	194 08	
deposited .....	3 $\frac{1}{2}$	35,338 86	823 47	\$44,545 57
CHARGES.				
rest to depositors .....	.....	.....	\$31,333 24	
ries .....	.....	.....	4,300 00	
l expenses .....	.....	.....	50 00	
sa, repairs and insurance on banking	.....	.....		
use .....	.....	.....	425 00	
ting, advertising, etc. ....	.....	.....	300 00	
, lights, etc .....	.....	.....	185 00	
r expenses .....	.....	.....	.....	37,423 24
Excess of income .....	.....	.....	.....	\$7,063 33



**PUTNAM COUNTY SAVINGS BANK, BREWSTER.**

[Examined September 8, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$126,720 00
United States bonds .....	4	\$25,000 00	125 $\frac{3}{4}$	\$31,437 50	
New Jersey State bonds.....	6	1,000 00	102 $\frac{1}{4}$	1,025 00	
Westchester county bonds....	4	10,000 00	100	10,000 00	
Albany city bonds.....	8 $\frac{1}{2}$	10,000 00	100	10,000 00	
Boston city bonds .....	8 $\frac{1}{2}$	10,000 00	100	10,000 00	
Brooklyn city bonds.....	Var.	28,000 00	Var	32,680 00	
Buffalo city bonds.....	7	7,000 00	117 $\frac{3}{4}$	8,242 50	
Long Island City bonds.....	Var.	9,000 00	Var.	11,052 50	
New York city bonds .....	Var.	10,500 00	Var.	10,875 00	
Rochester city bonds .....	7	1,000 00	115 $\frac{3}{4}$	1,157 50	
Yonkers city bonds .....	Var.	18,000 00	Var.	19,652 50	
Newtown town bonds .....	5	10,000 00	114	11,400 00	
South East town bonds.....	4	8,000 00	100	8,000 00	
Geneva village bonds .....	4	10,000 00	104	10,400 00	
Monticello village bonds. ....	4	5,000 00	102 $\frac{1}{2}$	5,125 00	
Peekskill village bonds .....	7	1,000 00	118 $\frac{1}{4}$	1,182 50	
Somers town school dist. bds .	5	1,662 50	102 $\frac{3}{4}$	1,708 22	
Cash on hand .....	.....	.....	.....	.....	178,988 22
Cash deposited in banks and trust companies.....	.....	.....	.....	.....	98 68
Real estate .....	Cost.	1,751 12	.....	Est. value.	15,916 00
Furniture and fixtures .....	.....	.....	.....	.....	725 00
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$3,778 90	500 00
Less over one year in arrears. ....	.....	.....	.....	1,257 60	
Int. accrued on stocks & bonds .....	.....	.....	.....	.....	2,521 30
Interest accrued on deposits in trust companies.....	.....	Estimated.	.....	.....	2,003 73
					60 05
<b>LIABILITIES.</b>					\$327,478 07
Due depositors .....	.....	.....	.....	\$290,381 09	
Interest accrued to depositors. ....	.....	.....	.....	1,600 81	
Salaries accrued .....	.....	.....	.....	240 17	
					292,221 57
Surplus .....	.....	.....	.....	.....	\$35,256 50

**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$108,560 00		
Less over one year in arrears.....		18,800 00		
		\$85,200 00	\$4,263 00	
Bonds and mortgages.....	6	\$23,160 00		
Less over one year in arrears.....		1,385 00		
		\$21,775 00	1,306 50	
Stocks and bonds .....	8	10,000 00	800 00	
Stocks and bonds .....	8 $\frac{1}{2}$	80,000 00	1,050 00	
Stocks and bonds .....	4	68,000 00	2,720 00	
Stocks and bonds .....	5	24,662 50	1,233 13	
Stocks and bonds .....	6	10,000 00	600 00	
Stocks and bonds .....	7	17,500 00	1,225 00	
Cash deposited.....	2 $\frac{1}{2}$	10,561 05	264 03	
Cash deposited.....	.....	5,855 04	.....	
				\$12,961 65
<b>CHARGES.</b>				
Interest to depositors.....	.....	.....	\$9,202 19	
Salaries .....	.....	.....	1,400 00	
Printing, advertising, etc .....	.....	.....	150 00	
Other expenses .....	.....	.....	200 00	
				11,042 19
Excess of income .....	.....	.....	.....	\$1,919 46

QUEENS COUNTY SAVINGS BANK, FLUSHING.

[Examined September 24, 1897.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
und mortgages.....	5 & 6	.....	.....	.....	\$327,100 00
o' Columbia bonds...	8 65	\$25,000 00	112	\$28,000 00	
lo State bonds ...	6	88,842 12	100	88,842 12	
husetts State bonds ....	8	50,000 00	100	50,000 00	
n city bonds ..	Var.	11,000 00	Var.	12,852 50	
city bonds .....	4	10,000 00	109¾	10,975 00	
l city bonds .....	4½	5,000 00	116	5,800 00	
s city bonds. ....	4	50,000 00	111¾	55,875 00	
g town bonds ....	4	41,500 00	101½	42,122 50	
fempstead town bonds	4	24,500 00	Var.	25,048 75	
own bonds ...	7	8,500 00	107½	9,245 00	
Point village bonds ...	7	12,000 00	120½	15,540 00	
g village bonds ...	Var.	52,500 00	Var.	59,266 25	
ort village bonds ...	7	2,000 00	110¼	2,205 00	
n village bonds ...	8½	3,000 00	100	3,000 00	
k town bonds .....	4	10,000 00	100	10,000 00	
illage bonds .....	4	15,000 00	102½	15,875 00	
own school dist. bds ..	4½	8,800 00	103	8,899 00	
g town school dist. bds.	7	1,000 00	125¼	1,252 50	
Bay town school dis- bonds.....	4	10,000 00	102	10,200 00	
g house and lot.....	Cost.	40,598 12	.....	Est. value.	7 898,498 62
real estate .....	Cost	19,654 17	.....	Est. value.	80,000 00
hand .....	.....	.....	.....	\$5,767 68	17,500 00
deposited in banks and companies .....	.....	.....	.....	71,096 82	
accrued on bonds and ages .....	.....	.....	.....	.....	76 864 45
accrued on stocks and .....	.....	.....	.....	.....	5,708 63
accrued on deposits ks and trust companies	.....	.....	.....	.....	4,789 22
.....	.....	Estimated.	.....	.....	257 00
.....	.....	.....	.....	.....	400 00
.....	.....	.....	.....	.....	\$861,202 92
LIABILITIES.					
ositors. ....	.....	.....	.....	\$743,070 91	
accrued to depositors.	.....	.....	.....	6,208 55	
accrued .....	.....	.....	.....	191 60	
.....	.....	.....	.....	.....	749,471 06
plus .....	.....	.....	.....	.....	\$111,731 83

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
nd mortgages ...	5	\$61,500 00	\$3,075 00	
nd mortgages..	5½	50,500 00	2 777 50	
nd mortgages.....	6	215,100 00	12,906 00	
nd bonds .....	8	50,000 00	1,500 00	
nd bonds .....	8½	3,000 00	105 00	
nd bonds .....	8.65	25,000 00	912 50	
nd bonds .....	4	161,000 00	6,440 00	
nd bonds .....	4½	8,800 00	873 50	
nd bonds .....	5	9,000 00	450 00	
nd bonds .....	6	20,500 00	1,230 00	
nd bonds. ....	7	57,600 00	4,032 00	
State warrants.....	6	88,842 12	.....	
osited.....	2	71,096 82	1,421 94	
.....	.....	.....	.....	\$35,223 44
.....	.....	.....	.....	1,260 00
.....	.....	.....	.....	\$36,483 44

## QUEENS COUNTY SAVINGS BANK, FLUSHING — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$26,928 92	
Salaries .....	.....	.....	3,800 00	
Taxes, repairs and insurance on banking house .....	.....	.....	587 08	
Taxes, repairs and insurance on other real estate .....	.....	.....	405 27	
Printing, advertising, etc.....	.....	.....	187 55	
Fuel, lights, etc .....	.....	.....	881 90	
Other expenses .....	.....	.....	181 02	
				\$31,871 69
Excess of income .....	.....	.....	.....	\$4,611 75

## RICHMOND COUNTY SAVINGS BANK, WEST NEW BRIGHTON.

[Examined September 29, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$95,016 67
New York county bonds .....	6	\$500 00	109¼	\$546 25	
New York city bonds .....	6	4,500 00	Var.	4,927 50	
Middletown town bonds.....	6	2 500 00	105	2,625 00	
Northfield town bonds.....	6	5 0 00	101	505 00	
North Tonawanda town bonds	4½	15,000 00	112	16,800 00	
Castleton town school district bonds .....	Var.	14,412 50	Var.	14,800 16	
Northfield town school district bonds .....	Var.	10,518 33	Var.	11,227 77	
					51,500 68
Real estate .....	Cost.	7,197 32	.....	Est. value.	7,000 00
Cash on hand .....	.....	.....	.....	\$603 80	
Cash deposited in banks and trust companies .....	.....	.....	.....	24,858 74	
					25,462 54
Furniture and fixtures.....	.....	.....	.....	.....	500 00
Interest accrued on bonds and mortgages .....	.....	.....	.....	.....	1,479 92
Interest accrued on stocks and bonds .....	.....	.....	.....	.....	1,051 71
Interest accrued on deposits in banks and trust companies .....	.....	Estimated.	.....	.....	67 85
Taxes advanced .....	.....	.....	.....	.....	10 14
Rent accrued .....	.....	.....	.....	.....	106 68
					\$128,206 25
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....	.....	\$175,005 05	
Interest accrued to depositors .....	.....	.....	.....	1,030 60	
Salaries accrued.....	.....	.....	.....	104 58	
Rent accrued.....	.....	.....	.....	10 88	
					176,150 11
Surplus .....	.....	.....	.....	.....	\$5,416 29

**DUNTY SAVINGS BANK, WEST NEW BRIGHTON—(Continued).**  
**ANNUAL INCOME AND CHARGES THEREON.**

MENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
ages .....	5	\$25,800 00	\$1,265 00	
ages .....	6	69,716 67	4,183 00	
.....	4 $\frac{1}{2}$	21,112 50	963 56	
.....	4 $\frac{3}{4}$	1,680 00	79 80	
.....	4 $\frac{7}{8}$	3,499 99	170 62	
.....	5	13,334 84	666 71	
.....	6	8,000 00	480 00	
.....	1 $\frac{1}{2}$	2,099 83	31 50	
.....	2 $\frac{1}{2}$	22,758 91	568 97	
.....	.....	.....	.....	\$8,409 16
.....	.....	.....	.....	666 00
.....	.....	.....	.....	\$9,075 16
<b>CHARGES.</b>				
itors .....	.....	.....	\$4,253 57	
.....	.....	.....	1,350 00	
.....	.....	.....	300 00	
nd insurance on real	.....	.....	200 00	
sing, etc.....	.....	.....	150 00	
.....	.....	.....	90 00	
.....	.....	.....	480 00	
.....	.....	.....	.....	6,803 57
ome .....	.....	.....	.....	\$2,271 59

**RIVERHEAD SAVINGS BANK, RIVERHEAD.**

[Examined October 7, 1897.]

TS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate	Amount.	
ages.....	Var.	.....	.....	.....	\$1,880,908 00
ibia bonds....	3.65	\$115,000 00	112	\$128,800 00	
rarrants.....	6	15,197 48	.....	.....	
l certificates..	4	7,865 23	100	7,865 23	
ate bonds ....	Var.	30,000 00	Var.	31,012 50	
rritory bonds	4	20,500 00	105 $\frac{1}{2}$	21,627 50	
ls.....	5	23,300 00	115	26,795 00	
onds . ....	4	54,000 00	Var.	57,270 00	
onds .....	3 $\frac{1}{2}$	15,000 00	100	15,000 00	
nds.....	Var.	37,000 00	Var.	46,300 00	
bonds.....	4 $\frac{1}{2}$	20,000 00	106 $\frac{1}{4}$	21,250 00	
onds.....	Var.	22,500 00	Var.	27,219 75	
y bonds.....	4	8,000 00	103	8,240 00	
onds .....	3 $\frac{1}{2}$	20,000 00	100	20,000 00	
i bonds.....	4	100,000 00	103 $\frac{1}{4}$	103,250 00	
wn bonds.....	7	11,600 00	109	12,644 00	
rn bonds .....	5	100,000 00	125 $\frac{1}{2}$	125,500 00	
bonds.....	7	12,500 00	109	13,625 00	
ls.....	7	10,000 00	106	10,600 00	
ids . ....	7	1,000 00	100	1,000 00	
bonds.....	7	17,000 00	115 $\frac{3}{4}$	19,677 50	
re bonds.....	5	10,000 00	101	10,100 00	
n school dis-					
.....	4 $\frac{1}{2}$	6,000 00	103 $\frac{1}{2}$	6,210 00	
chool district					
.....	5	50,000 00	115 $\frac{1}{4}$	57,625 00	
chool district					
.....	4	20,000 00	101	20,200 00	
n school dis-					
.....	4	10,000 00	103 $\frac{3}{4}$	10,375 00	
wn school dis-					
.....	Var.	13,030 00	Var.	13,279 07	
.....					815,465 55

## RIVERHEAD SAVINGS BANK, RIVERHEAD — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand.....				\$22,570 24	
Cash deposited in banks and trust companies.....				148,588 44	
Banking house and lot.....	Cost.	\$49,543 39		Est. value	\$171,654 98
Other real estate.....	Cost.	15,215 40		Est. value	30,000 00
Furniture and safe.....					12,500 00
Insurance advanced.....					2,000 00
Interest accrued on bonds and mortgages.....		22,891 02			270 25
Less over one year in arrears.....		563 30			
Interest accrued on stocks and bonds.....				\$26,297 72	
Interest accrued on deposits in banks and trust companies.....		Estimated		7,257 92	
Rent accrued.....				649 74	40,225 22
					150 00
LIABILITIES.					
Due depositors.....				\$2,105,791 78	\$2,425,985 16
Interest accrued to depositors.....				21,976 79	
Salaries accrued.....				111 00	
					2,109,880 57
Surplus.....					\$295,067 22

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals
Bonds and mortgages.....	5	\$513,636 00	\$25,081 80	
Bonds and mortgages.....	5½	3,000 00	165 00	
Bonds and mortgages.....	6	\$864,272 00		
Less over one year in arrears.....		6,665 00		
		\$857,707 00	51,498 40	
Stocks and bonds.....	3¼	50,000 00	1,750 00	
Stocks and bonds.....	3 85	115,000 00	4,197 50	
Stocks and bonds.....	4	264,325 23	10,574 61	
Stocks and bonds.....	4½	26,000 00	1,170 00	
Stocks and bonds.....	5	197,980 00	9,899 50	
Stocks and bonds.....	6	11,900 00	714 00	
Stocks and bonds.....	7	69,100 00	4,837 00	
Stocks and bonds.....	8	33,886 05	2,631 28	
Cash deposited.....	2½	44,843 14	1,121 08	
Cash deposited.....	3	70,869 25	2,110 78	\$114,307 11
Rent.....				2,150 00
				\$116,325 41
CHARGES.				
Interest to depositors.....			\$25,412 09	
Salaries.....			8,100 00	
Taxes, repairs and insurance on banking house.....			676 00	
Taxes, repairs and insurance on other real estate.....			120 00	
Printing advertising, etc.....			350 00	
Fuel, lights and attendance.....			1,000 00	
Other expenses.....			700 00	30,328 09
Excess of income.....				\$286,145 22

## ROCHESTER SAVINGS BANK, ROCHESTER.

[Examined December 31, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$8,653,238 42
United States bonds.....	Var.	\$3,000,000 00	Var.	\$3,445,500 00	
Indiana State bonds.....	Var.	500,000 00	100	500,000 00	
Massachusetts State bonds.....	3½	150,000 00	100	150,000 00	
Tennessee State bonds.....	3	100,000 00	100	100,000 00	
Monroe county bonds.....	3½	150,000 00	100	150,000 00	
Richmond county bonds.....	4	85,000 00	109½	90,845 00	
Brooklyn city bonds.....	Var.	600,000 00	Var.	791,182 50	
Buffalo city bonds.....	Var.	355,000 00	Var.	369,445 00	
Cleveland city bonds.....	4	74,000 00	110½	81,955 00	
Minneapolis city bonds.....	4	250,000 00	111	282,000 00	
Newark city bonds.....	4	100,000 00	109½	109,750 00	
New York city bonds.....	Var.	435,000 00	Var.	465,625 00	
Philadelphia city bonds.....	3½	100,000 00	100	100,000 00	
Rochester city bonds.....	Var.	900,000 00	Var.	1,064,122 50	
Rochester city acceptances.....	6	20,537 73	100	20,537 73	
St. Louis city bonds.....	3½	50,000 00	100	50,000 00	
Syracuse city bonds.....	3	500,000 00	100	500,000 00	
Wheatland town bonds.....	4	37,000 00	Var.	37,402 50	
Elton village bonds.....	4	10,000 00	104	10,300 00	
Farms town school district No. 4 bonds.....	4	2,500 00	100	2,500 00	
Call loans.....	.....	.....	.....	.....	7,351,105 22
Land contracts.....	.....	.....	.....	.....	8,353 00
Banking house and lot.....	Cost.	391,296 62	.....	Est. value.	194,340 65
Other real estate.....	Cost.	239,441 52	.....	Est. value.	815,000 00
Cash on hand.....	.....	.....	.....	\$166,820 92	235,657 75
Cash deposited in banks and trust companies.....	.....	.....	.....	1,623,453 68	
Taxes, etc., advanced.....	.....	.....	.....	.....	1,600,113 00
Insurance advanced.....	.....	.....	.....	.....	1,441 61
Interest accrued on bonds and mortgages.....	.....	171,075 84	.....	.....	302 63
Less over one year in arrears.....	.....	6,149 04	.....	.....	
Interest accrued on stocks and bonds.....	.....	.....	.....	\$164,927 80	
Interest accrued on call loans.....	.....	.....	.....	19,367 96	
Interest accrued on land contracts.....	.....	.....	.....	99 51	
Interest accrued on deposits in banks and trust companies.....	.....	.....	.....	2,203 90	
Interest accrued on deposits in banks and trust companies.....	.....	.....	.....	2,110 17	
Rent accrued.....	.....	.....	.....	.....	181,638 58
.....	.....	.....	.....	.....	672 25
<b>LIABILITIES.</b>					<b>\$18,519,696 78</b>
Due depositors.....	.....	.....	.....	\$16,922,342 80	
Interest accrued to depositors.....	.....	.....	.....	58,568 21	
Attorneys' account, cash advanced for mortgages and included in loans on bonds and mortgages.....	.....	.....	.....	1,761 04	
.....	.....	.....	.....	.....	15,977,658 14
Surplus.....	.....	.....	.....	.....	\$1,642,088 50

ROCHESTER SAVINGS BANK, ROCHESTER—(Continued).  
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$1,206,000 00	\$54,270 00	
Bonds and mortgages.....	5	\$7,441,468 42		
Less over one year in arrears.....		68,650 00		
		\$7,372,818 42	368,640 67	
Bonds and mortgages.....	6	5,775 00	346 50	
Stocks and bonds .....	3	1,436,500 00	43,095 00	
Stocks and bonds .....	3½	1,240,000 00	43,400 00	
Stocks and bonds .....	4	2,406,500 00	96,260 00	
Stocks and bonds .....	5	300,000 00	15,000 00	
Stocks and bonds .....	6	69,000 00	4,140 00	
Stocks and bonds .....	7	998,000 00	69,510 00	
Call loans .....	5	8,850 00	417 50	
Land contracts .....	5	\$124,046 73		
Less over one year in arrears .....		18,808 43		
		\$105,138 30	5,261 91	
Cash deposited.....	1½	1,322 26	19 83	
Cash deposited.....	2	959,161 42	19,183 23	
Cash deposited.....	4	673,000 00	26,920 10	
				\$746,464 64
Rent.....				21,379 66
				\$767,844 30
CHARGES.				
Interest to depositors.....			\$642 710 53	
Salaries .....			81,120 00	
Taxes, repairs and insurance on banking house.....			11,278 10	
Taxes, repairs and insurance on other real estate....			12,810 22	
Printing, advertising, etc.....			1,610 63	
Fuel, lights, etc .....			5,423 47	
Other expenses .....			3,990 72	
				708,943 77
Excess of income .....				[ \$58,900 53

ROSLYN SAVINGS BANK, ROSLYN.

[Examined September 22, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$256,600 00
United States bonds.....	Var.	\$20 000 00	Var.	\$22,775 00	
Brooklyn city bonds.....	Var.	8,000 00	Var.	10,067 50	
Long Island City bonds.....	Var.	30,000 00	Var.	34,735 00	
Gravesend town bonds.....	5	5,000 00	123¼	6,162 50	
Newtown town bonds .....	Var.	15,000 00	Var?	15,752 50	
North Hempstead town bonds	4	12,000 00	101½	12,180 00	
Seneca town bonds .....	7	500 00	109	545 00	
Ballston Spa village bonds ....	Var.	1,000 00	Var.	1,040 00	
Flushing village bonds .....	5	2,000 00	Var.	2,075 00	
Freeport village bonds ...	5	3,000 00	117½	3,525 00	
Hempstead town sch. dist. bds	5	6,000 00	108	6,480 00	
Jamaica town school dist. bds.	4	7,000 00	100	7,000 00	
North Hempstead town school district bonds.. ..	Var.	7,000 00	Var.	7,197 50	
Oyster Bay town sch. dist. bds	4	8,500 00	108¾	8,818 75	
					133,373 75

ROSLYN SAVINGS BANK, ROSLYN — (Continued).

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand .....	.....	.....	.....	\$2,119 09	\$62,880 72 750 00
Cash deposited in trust com- panies .....	.....	.....	.....	60,261 68	
Real estate. ....	Cost.	\$903 87	.....	Estimated.	
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$5,090 94	4,832 54
Less over one year in arrears..	.....	.....	.....	258 40	
Interest accrued on stocks and bonds .....	.....	.....	.....	.....	1,144 06
Interest accrued on deposit in trust company.....	.....	Estimated.	.....	.....	250 00
					\$464,831 07
LIABILITIES.					
Due depositors. ....	.....	.....	.....	\$428,759 80	427,415 06
Interest accrued to depositors.	.....	.....	.....	8,436 08	
Salaries accrued.....	.....	.....	.....	180 00	
Rent accrued.....	.....	.....	.....	39 20	
Surplus.....	.....	.....	.....	.....	\$36,915 99

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$211,800 00	\$10,590 00	
Bonds and mortgages.....	6	\$44,800 00		
Less over one year in arrears.....		8,500 00		
		\$41,300 00	2,478 00	
Stocks and bonds.....	4	47,500 00	1,900 00	
Stocks and bonds. ....	4 1/2	11,500 00	517 50	
Stocks and bonds.....	4 3/4	500 00	23 75	
Stocks and bonds .....	5	49,000 00	2,450 00	
Stocks and bonds .....	6	11,000 00	660 00	
Stocks and bonds .....	7	5,500 00	385 00	
Cash deposited.....	2	60,261 68	1,205 28	
Rent .....	.....	.....	.....	\$20,209 48 86 00
CHARGES.				\$20,245 48
Interest to depositors.....	.....	.....	\$15,271 59	
Salaries .....	.....	.....	800 00	
Rent .....	.....	.....	100 00	
Taxes, repairs and insurance on real es- tate .....	.....	.....	6 51	
Legal expenses .....	.....	.....	55 49	
Printing, advertising, etc.....	.....	.....	50 00	
Other expenses.....	.....	.....	95 00	
Excess of income .....	.....	.....	.....	16,378 59 \$3,666 89



SAUGERTIES SAVINGS BANK, SAUGERTIES.

[Examined March 12, 1897.]

ASSETS.	Rate of in- terest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages . . . . .	Var.	.....	.....	.....	\$235,2
United States bonds.....	4	\$40,000 00	113½	\$45,400 00	
Idaho State bonds. . . . .	5	4,000 00	121	4,840 00	
Nebraska State warrants.....	5	19,879 64	100	19,879 64	
Rockland county bonds.....	5	18,000 00	116	20,880 00	
Ulster county bonds... . . . .	4	89,000 00	Var.	40,885 00	
Brooklyn city bonds.....	Var.	20,000 00	Var.	20,850 00	
Kingston city bonds.....	7	5,000 00	103½	5,175 00	
Lockport city bonds. . . . .	4½	8,875 00	100	8,875 00	
Long Island City bonds.....	Var.	24,000 00	Var.	27,490 00	
Newburgh city bonds ... . . . .	4	13,098 45	102¾	13,453 52	
Poughkeepsie city bonds.....	7	25,000 00	117¾	29,437 50	
Utica city bonds.....	4	2,792 45	101½	2,834 34	
Catskill town bonds. . . . .	4	12,500 00	100	12,500 00	
Corning town bonds.....	7	1,000 00	114½	1,145 00	
Coxsackie town bonds.....	4	5 000 00	103	5,150 00	
Deer Park town bonds.....	7	20,000 00	106	21,200 00	
Forestburgh town bonds.....	7	2,900 00	103	3,074 00	
Gravesend town bonds ... . . . .	5	11,000 00	116¼	12,787 50	
Mamakating town bonds ... . . . .	4	5,000 00	101¾	5,087 50	
Saratoga town bonds ... . . . .	4½	500 00	100	500 00	
Seneca Falls town bonds ... . . . .	5	30,000 00	109½	32,850 00	
Thompson town bonds ... . . . .	4½	20,000 00	103¾	20,750 00	
Watertown town bonds.....	4	20,000 00	100¾	20,150 00	
Westchester town bonds ... . . . .	3½	20,000 00	100	20,000 00	
White Plains town bonds... . . . .	4	10,000 00	102½	10,250 00	
Baldwinsville village bonds... . . . .	3½	20,000 00	100	20,000 00	
Catskill village bonds. . . . .	4	25,000 00	103¾	25,937 50	
Saugerties village bonds ... . . . .	4	41,000 00	101	41,410 00	
West Troy village bonds ... . . . .	4	16,000 00	101	16,160 00	
Lyons town sch. dist. bonds..	4	15,000 00	100	15,000 00	
Call loans ..... 4		.....	.....	.....	518,901
Banking house and lot.....	Cost.	10,000 00	.....	Est. value.	24,550
Other real estate .....	Cost.	9,813 55	.....	Est. value.	6,000
Cash on hand ... . . . .	.....	.....	.....	.....	7,400
Cash deposited in banks and trust companies.... . . . .	.....	.....	.....	.....	1,335
Insuranced advanced.. . . . .	.....	.....	.....	.....	109,490
Interest accrued on bonds and mortgages.....	.....	.....	.....	.....	1,007
Less over one year in arrears..	.....	.....	.....	\$12,091 30 8,358 55	
Interest accrued on stocks and bonds .....	.....	.....	.....		3,732
Interest accrued on State warrants.....	.....	.....	.....	\$5,178 04	
Interest accrued on deposits in banks and trust companies	.....	.....	.....	1,333 72	
Rent accrued.....	.....	.....	.....	658 45	
LIABILITIES.					7,170
Due depositors. . . . .	.....	.....	.....	.....	96
Interest accrued to depositors.	.....	.....	.....	.....	\$945,077
Salaries accrued.....	.....	.....	.....	\$305,736 18 5,210 53 56 43	
Surplus.....	.....	.....	.....	.....	811,008 1
					\$194,074 1

**SAUGERTIES SAVINGS BANK, SAUGERTIES — (Continued).**  
**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .. .. .	4	\$35,000 00	\$1,400 00	
Bonds and mortgages over one year in arrears .. .. .	4½	8,500 00	.....	
Bonds and mortgages .. .. .	5	\$176,770 00		
Less over one year in arrears.....		48,795 00		
Bonds and mortgages.....	5½	\$127,975 00	6,898 75	
		8,000 00	165 00	
Bonds and mortgages .. .. .	6	\$47,002 50		
Less over one year in arrears.....		16,222 00		
Stocks and bonds.....	8¼	\$30,780 50	1,846 88	
Stocks and bonds.....	8½	20,000 00	650 00	
Stocks and bonds.....	4	20,000 00	700 00	
Stocks and bonds.....	4½	254,885 90	10,175 44	
Stocks and bonds.....	4½	24,875 00	1,096 87	
Stocks and bonds.....	5	82,000 00	4,100 00	
Stocks and bonds.....	6	8,500 00	210 00	
Stocks and bonds.....	7	65,400 00	4,578 00	
State warrants .. .. .	5	19,879 64	993 98	
Call loans .. .. .	4	24,550 00	.....	
Cash deposited.....	2	15,750 04	815 00	
Cash deposited.....	2½	40,560 63	1,014 02	
Cash deposited.....	3	19,302 76	579 08	
Cash deposited.....	3½	10,000 00	850 00	
Cash deposited.....	.....	23,876 71	.....	
Rents.....	.....	.....	.....	\$84,572 97
				530 00
				<b>\$85,102 97</b>
<b>CHARGES.</b>				
Interest to depositors.....	.....	.....	\$26,420 09	
Salaries .. .. .	.....	.....	1,850 00	
Taxes, repairs and insurance on banking house.....	.....	.....	218 31	
Taxes, repairs and insurance on other real estate.....	.....	.....	241 60	
Printing, advertising, etc.....	.....	.....	78 00	
Fuel, lights, etc.....	.....	.....	40 75	
Other expenses.....	.....	.....	221 82	
				29,065 57
Excess of income .. .. .	.....	.....	.....	<b>\$6,037 40</b>

**SENECA FALLS SAVINGS BANK, SENECA FALLS.**

[Examined December 14, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .. .. .	Var.	.....	.....	.....	\$182,297 87
Tennessee State bonds .. .. .	3	\$5,000 00	100	\$5,000 00	
Seneca Falls town bonds.....	5	10,000 00	100	10,000 00	
Tyre town bonds .. .. .	4	8,300 00	100	8,300 00	
Akron village bonds.....	4	5,000 00	108½	5,175 00	
Fredonia village bonds.. .. .	4	5,000 00	103½	5,175 00	
Middleport village bonds .. .. .	4	2,400 00	100	2,400 00	
North Tonawanda village bds.	4	15,000 00	103½	15,487 50	
Perry village bonds .. .. .	4	5,000 00	102½	5,125 00	
Cash on hand .. .. .	.....	.....	.....	\$1,685 75	51,682 50
Cash deposited in banks.....	.....	.....	.....	41,479 87	43,165 12

SENECA FALLS SAVINGS BANK, SENECA FALLS—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Real estate .....	Cost.	\$2,831 30	.....	Est. value.	\$2,831 30
Furniture and fixtures.....	.....	.....	.....	.....	1,000 00
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$3,706 56	
Interest accrued on stocks and bonds .....	.....	.....	.....	674 88	
Interest accrued on deposits in banks .....	.....	Estimated.	.....	347 61	
Rent accrued.....	.....	.....	.....	.....	4,729 05 70 97
					\$225,756 31
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$223,629 16	
Interest accrued to depositors .....	.....	.....	.....	1,888 26	
Salaries accrued .....	.....	.....	.....	54 41	
Rent accrued.....	.....	.....	.....	102 50	
					225,174 33
Surplus .....	.....	.....	.....	.....	\$10,581 98

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$34,525 00	\$1,726 25	
Bonds and mortgages.....	5½	11,000 00	605 00	
Bonds and mortgages.....	6	86,772 87	5,266 84	
Stocks and bonds .....	8	5,000 00	150 00	
Stocks and bonds .....	4	85,700 00	1,428 00	
Stocks and bonds .....	5	10,000 00	500 00	
Cash deposited.....	8	88,881 31	1,016 44	
Cash deposited.....	4	7,598 06	308 92	
Rents.....	.....	.....	.....	\$10,985 95 293 00
				\$11,278 95
CHARGES.				
Interest to depositors.....	.....	.....	\$6,753 60	
Salaries .....	.....	.....	1,400 00	
Rent .....	.....	.....	175 00	
Printing, advertising, etc.....	.....	.....	46 00	
Fuel, lights, etc .....	.....	.....	85 00	
Other expenses.....	.....	.....	98 49	
				8,558 09
Excess of income .....	.....	.....	.....	\$2,670 86

SING SING SAVINGS BANK, SING SING.

[Examined July 2, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$220,294 07
United States bonds.....	4	\$120,000 00	Var.	\$120,800 00	
Westchester county bonds....	3½	60,000 00	100	60,000 00	
Albany city bonds.....	Var.	70,000 00	Var.	74,887 50	
Brooklyn city bonds.....	Var.	16,000 00	Var.	20,008 50	
Boston city bonds .....	4	30,000 00	Var.	32,300 00	

## SING SING SAVINGS BANK, SING SING—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Long Island City bonds . . . .	5	\$5,500 00	Var	\$5,542 50	
New York city bonds . . . . .	Var.	118,000 00	Var.	127,020 00	
Syracuse city bonds . . . . .	7	20,000 00	110	22,000 00	
Yonkers city bonds . . . . .	7	8,000 00	Var.	9,092 50	
Chautauqua town bonds . . . . .	4	18,000 00	100	18,000 00	
New Lots town bonds . . . . .	5	10,000 00	108 1/4	10,850 00	
Newtown town bonds . . . . .	5	20,000 00	112 1/4	22,450 00	
Ossining town bonds . . . . .	4	1,000 00	100	1,000 00	
Saratoga town bonds . . . . .	4 1/2	18,000 00	102 1/4	18,292 50	
Seneca Falls town bonds . . . . .	5	28,000 00	Var.	30,550 00	
Catskill village bonds . . . . .	4	20,000 00	101 1/4	20,250 00	
Lansingburgh village bonds . . . .	4	20,000 00	104	20,800 00	
Greenburgh town school district bonds . . . . .	4	10,000 00	101 1/4	10,125 00	
					\$685,962 50
Cash on hand . . . . .	.....	.....	.....	\$6,788 59	
Cash deposited in banks and trust companies . . . . .	.....	.....	.....	158,068 72	
					164,822 30
Real estate . . . . .	Cost.	8,000 00	.....	Est. value.	6,000 00
Interest accrued on bonds and mortgages . . . . .	.....	11,627 28			
Less over one year in arrears . . . . .	.....	2,252 84			
				\$9,374 94	
Interest accrued on stocks and bonds . . . . .	.....	.....	.....	8,960 91	
Interest accrued on deposits in banks and trust companies . . . . .	.....	Estimated.	.....	810 45	
					18,646 30
<b>LIABILITIES.</b>					
Due depositors . . . . .	.....	.....	.....	\$1,464,480 05	\$1,670,715 17
Interest accrued to depositors . . . . .	.....	.....	.....	152 55	
Salaries accrued . . . . .	.....	.....	.....	11 50	
Rent accrued . . . . .	.....	.....	.....	1 82	
					1,464,645 42
Surplus . . . . .	.....	.....	.....	.....	\$206,062 75

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages . . . . .	4 1/2	\$384,000 00	\$17,280 00	
Bonds and mortgages . . . . .	5	\$410,988 07		
Less over one year in arrears . . . . .		88,785 00		
		\$372,251 07	18,612 55	
Bonds and mortgages . . . . .	6	\$55,298 00		
Less over one year in arrears . . . . .		1,000 00		
		\$54,298 00	3,257 88	
Stocks and bonds . . . . .	8	10,000 00	300 00	
Stocks and bonds . . . . .	8 1/2	60,000 00	2,100 00	
Stocks and bonds . . . . .	4	277,000 00	11,080 00	
Stocks and bonds . . . . .	4 1/2	18,000 00	585 00	
Stock and bonds . . . . .	5	146,500 00	7,325 00	
Stocks and bonds . . . . .	6	16,000 00	960 00	
Stocks and bonds . . . . .	7	58,000 00	4,060 00	
Cash deposited . . . . .	2	42,000 00	840 00	
Cash deposited . . . . .	2 1/2	20,000 00	500 00	
Cash deposited . . . . .	3	20,000 00	600 00	
Cash deposited . . . . .	.....	76,068 72	.....	
				\$67,500 43

SING SING SAVINGS BANK, SING SING— (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors .....	.....	.....	\$54,917 00	
Salaries .....	.....	.....	4,200 00	
Rent .....	.....	.....	480 00	
Taxes, repairs and insurance on real estate .....	.....	.....	45 69	
Printing, advertising, etc .....	.....	.....	295 25	
Fuel, lights, etc .....	.....	.....	19 17	
Other expenses .....	.....	.....	284 91	
				\$60,242 06
Excess of income .....	.....	.....	.....	\$7,258 41

SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN.

[Examined April 24, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	4½ & 5	.....	Var.	\$2,852,000 00	\$4,229,950 00
United States bonds. ....	Var.	\$2,100,000 00	Var.	\$2,852,000 00	
District of Columbia bonds ...	3.65	500,000 00	110	550,000 00	
Indiana State bonds. ....	8	300,000 00	100	300,000 00	
Maryland State bonds.....	Var.	300,000 00	100	300,000 00	
Massachusetts State bonds....	Var.	500,000 00	100	500,000 00	
Missouri State bonds.....	3½	400,000 00	100	400,000 00	
Kin:g's county bonds.....	Var.	225,000 00	Var.	225,100 00	
Queens county bonds.....	4	100,000 00	107¾	107,750 00	
Boston city bonds .....	Var.	250,000 00	Var.	262,750 00	
Brooklyn city bonds.....	Var.	2,380,400 00	Var.	2,768,855 00	
Cambridge city bonds.....	4	150,000 00	108	162,000 00	
Cleveland city bonds.....	Var.	233,000 00	Var.	245,415 00	
Detroit city bonds. ....	4	250,000 00	110½	276,250 00	
Grand Rapids city bonds.....	4	100,000 00	108	108,000 00	
Minneapolis city bonds.....	4½	150,000 00	Var.	172,850 00	
New York city bonds .....	Var.	750,000 00	Var.	799,500 00	
Providence city bonds.....	Var.	150,000 00	Var.	166,095 00	
Rochester city bonds .....	3½	60,000 00	100	60,000 00	
St. Louis city bonds.....	Var.	91,000 00	Var.	98,520 00	
St. Paul city bonds .....	4	100,000 00	109¼	109,250 00	
Syracuse city bonds. ....	3½	200,000 00	100	200,000 00	
Utica city bonds. ....	7	200,000 00	113¼	226,500 00	
Yonkers city bonds.....	4	115,000 00	Var.	123,712 50	
Tarrytown village bonds .....	4	50,000 00	111	55,500 00	
Cash on hand .....	.....	.....	.....	\$212,000 24	10,569,528 50
Cash deposited in banks and trust companies .....	.....	.....	.....	425,566 16	
Banking house and lot .....	Cost.	198,000 00	.....	Est. value.	637,056 40
Other real estate .....	Cost.	4,564 86	.....	Est. value.	75,000 00
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$80,896 08	3,800 00
Interest accrued on stocks and bonds .....	.....	.....	.....	90,270 72	
Interest accrued on deposits in banks and trust companies..	.....	Estimated	.....	3,289 91	
Rent accrued .....	.....	.....	.....	.....	174,485 65
					375 00
					\$15,000,322 65
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$12,415,721 66	
Interest accrued to depositors.	.....	.....	.....	158,166 96	
Salaries accrued.....	.....	.....	.....	2,466 06	
					12,576,354 68
Surplus .....	.....	.....	.....	.....	\$2,114,497 27

**SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN— (Continued).**  
**ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$2,518,050 00	\$113,087 25	
Bonds and mortgages.....	5	1,716,900 00	85,845 00	
Stocks and bonds.....	8	1,008,400 00	80,192 00	
Stocks and bonds.....	8½	2,185,000 00	78,475 00	
Stocks and bonds.....	8.65	600,000 00	21,900 00	
Stocks and bonds.....	4	8,613,000 00	144,520 00	
Stocks and bonds.....	4½	150,000 00	6,750 00	
Stocks and bonds.....	5	897,000 00	44,850 00	
Stocks and bonds.....	6	475,000 00	28,500 00	
Stocks and bonds.....	7	723,000 00	50,610 00	
Cash deposited.....	2	240,566 16	4,811 82	
Cash deposited.....	2½	185,000 00	4,625 00	
Rent.....				\$612,165 57 1,846 00
<b>CHARGES.</b>				\$614,011 57
Interest to depositors.....			\$503,894 51	
Salaries.....			88,600 00	
Taxes, repairs and insurance on banking house.....			3,354 11	
Printing, advertising, etc.....			771 50	
Fuel, lights, etc.....			736 89	
Other expenses.....			2,751 70	
				550,108 21
Excess of income.....				\$63,908 36

**STATEN ISLAND SAVINGS BANK, STAPLETON.**

[Examined October 1, 1897.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$586,070 00
United States bonds.....	4	\$110,000 00	114	\$125,400 00	
Missouri State bonds.....	8½	56,000 00	100	56,000 00	
Richmond county bonds.....	Var.	215,000 00	Var.	215,892 50	
Rochester city bonds.....	7	13,000 00	118	15,840 00	
Middletown town bonds.....	6	5,000 00	102	5,100 00	
Morrisania town bonds.....	7	14,000 00	Var.	16,635 00	
Middletown and Southfield town school district bonds..	5	38,000 00	144	51,840 00	
Southfield town school district bonds.....	5	14,000 00	104¾	14,665 00	
Cash on hand.....				\$11,324 50	500,872 50
Cash deposited in banks and trust companies.....				185,327 16	
Banking house and lot .. ..	Cost.	49,192 47		Est. value.	146,651 66
Other real estate.....	Cost.	7,935 98		Est. value.	40,000 00
Taxes advanced on property mortgaged to bank.....					7,500 00
Interest accrued on bonds and mortgages.....					87 10
Less over one year in arrears..				\$10,688 51 288 65	
Interest accrued on stocks and bonds.....					10,899 86
Interest accrued on deposits in banks and trust companies..					4,275 47
Rent accrued.....		Estimated.			538 26
					848 00
<b>LIABILITIES.</b>					\$1,297,192 85
Due depositors.....				\$1,129,940 27	
Interest accrued to depositors.				9,401 10	
Amount paid on bonds and mortgages not credited....				1,108 82	
					1,140,450 19
Surplus.....					\$156,742 66

STATEN ISLAND SAVINGS BANK, STAPLETON — (Continued).  
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$47,000 00	\$2,350 00	
Bonds and mortgages.....	5½	16,000 00	880 00	
Bonds and mortgages.....	6	\$523,070 00		
Less over one year in arrears .....		5,000 00		
		\$518,070 00	31,064 20	
Stocks and bonds .....	3	108,000 00	3,240 00	
Stocks and bonds .....	3½	56,000 00	1,960 00	
Stocks and bonds .....	4	167,000 00	6,680 00	
Stocks and bonds .....	4½	50,000 00	2,250 00	
Stocks and bonds .....	5	50,000 00	2,500 00	
Stocks and bonds .....	6	5,000 00	300 00	
Stocks and bonds .....	7	27,000 00	1,890 00	
Cash deposited.....	1	6,482 66	64 83	
Cash deposited.....	2	124,511 75	2,490 23	
Cash deposited.....		4,882 75	.....	
Rent .....				\$55,660 26
				3,580 00
				\$59,240 26
CHARGES.				
Interest to depositors.....			\$37,604 41	
Salaries .....			5,650 00	
Taxes, repairs and insurance on banking house.....			1,827 18	
Taxes, repairs and insurance on other real estate ..			837 77	
Printing, advertising, etc.....			791 48	
Fuel, lights, etc .....			1,110 35	
Other expenses .....			743 88	
				48,064 57
Excess of income .....				\$11,204 69

TWELFTH WARD SAVINGS BANK, NEW YORK CITY.  
[Examined October 20, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$475,500 00
United States bonds.....	6	\$6,000 00	102¼	\$6,135 00	
Florida State bonds ..	6	10,000 00	113	11,300 00	
Louisiana State bonds. ....	4	10,000 00	107½	10,750 00	
Maine State bonds.....	3	40,000 00	100	40,000 00	
Clinton county bonds.....	4	10,000 00	102¼	10,235 00	
Queens county bonds .....	4	15,000 00	Var.	15,300 00	
Amsterdam city bonds.....	3	1,500 00	100	1,500 00	
Brooklyn city bonds.....	3	20,000 00	100	20,000 00	
Buffalo city bonds.....	3	20,000 00	100	20,000 00	
Cohoes city bonds .....	4	5,000 00	105½	5,275 00	
Kingston city bonds. ....	3½	10,000 00	100	10,000 00	
Long Island City bonds.....	Var.	10,500 00	Var.	11,812 10	
Lockport city bonds.....	3½	5,999 98	100	5,999 98	
New York city bonds .....	3	55,000 00	100	55,000 00	
Poughkeepsie city bonds.....	3½	17,000 00	100	17,000 00	
Rochester city bonds .....	3	10,000 00	100	10,000 00	
Yonkers city bonds .....	4	1,605 67	107	1,718 07	
Flatbush town bonds (now Brooklyn).....	4	5,000 00	100¼	5,085 00	
Flushing town bonds.....	5	6,000 00	103¼	6,195 00	

TWELFTH WARD SAVINGS BANK, NEW YORK CITY — (Continued).

ASSETS	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Gravesend town bonds (now Brooklyn) .....	Var.	\$10,000 00	Var.	\$13,222 50	
Gloversville village bonds (now city) .....	3	35,000 00	100	35,000 00	
Greenbush village bonds .....	4	10,000 00	100	10,000 00	
Tonawanda village bonds.....	4	13,000 00	102 $\frac{1}{4}$	13,292 50	
Jamaica town sch. dist. bds..	4	8,000 00	101 $\frac{3}{4}$	8,140 00	
Tonawanda town sch. dist. bds	6	1,000 00	103	1,080 00	
Westchester town school dis- trict bonds (now N. Y. city)	4	8,000 00	102	8,160 00	
Banking house. ....	Cost.	5,208 41	.....	Est. value.	\$352,080 55
Cash on hand .....	.....	.....	.....	\$6,649 49	5,208 41
Cash deposited in banks.....	.....	.....	.....	64,816 48	
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$3,868 23	71,465 97
Interest accrued on stocks and bonds .....	.....	.....	.....	8,461 35	
Interest accrued on deposits in bank .....	.....	Estimated.	.....	198 22	
					12,522 80
LIABILITIES.					\$916,777 73
Due depositors.....	.....	.....	.....	\$900,092 03	
Interest accrued to depositors	.....	.....	.....	8,393 90	
Salaries accrued .....	.....	.....	.....	163 58	
Rent accrued (site for banking house).....	.....	.....	.....	92 84	
					908,741 85
Surplus .....	.....	.....	.....	.....	\$8,035 88

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$434,600 00	\$21,780 00	
Bonds and mortgages.....	5 $\frac{1}{2}$	2,300 00	121 00	
Bonds and mortgages .....	6	38,700 00	2,322 00	
Stocks and bonds .....	3	171,500 00	5,145 00	
Stocks and bonds .....	3 $\frac{1}{2}$	48,499 98	1,697 50	
Stocks and bonds .....	4	35,605 67	3,424 23	
Stocks and bonds .....	5	21,000 00	1,050 00	
Stocks and bonds .....	6	17,000 00	1,020 00	
Cash deposited.....	3	64,816 48	1,944 49	
				\$38,454 22
CHARGES.				
Interest to depositors.....	.....	.....	\$27,722 83	
Salaries .....	.....	.....	3,100 00	
Rent of site for banking house.....	.....	.....	2,170 00	
Printing, advertising, etc .....	.....	.....	168 00	
Fuel, lights, etc .....	.....	.....	840 00	
Other expenses.....	.....	.....	935 00	
				34,935 83
Excess of income .....	.....	.....	.....	\$3,518 39



ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[Examined November 13, 1897.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6	.....	.....	.....	\$988,158 57
United States bonds .....	4	\$20,000 00	127½	\$25,500 00	
Utah State bonds .....	4	25,000 00	108	27,000 00	
Ulster county bonds .....	Var.	144,000 00	Var.	150,322 50	
Buffalo city bonds .....	5	18,000 00	102½	13,292 50	
Camden city bonds .....	4	25,000 00	111	27,750 00	
Cleveland city bonds .....	4	10,000 00	108	10,800 00	
Detroit city bonds .....	4	25,000 00	109¾	27,437 50	
Elmira city bonds .....	4	15,000 00	Var.	15,800 00	
Gloversville city bonds ....	4	13 0 0 00	100¾	13,097 50	
Kingston city bonds .....	Var.	111,500 00	Var.	114,910 00	
Long Island City bonds .....	5	9,000 00	100	9,000 00	
Newburgh city bonds .....	4	8,500 00	106¾	9,078 75	
New York city bonds .....	7	20,400 00	Var.	23,586 00	
Niagara Falls city bonds .....	4	5,000 00	107	5,350 00	
Poughkeepsie city bonds ....	4	15,000 00	104	15,600 00	
Schenectady city notes .....	4	12,328 44	100	12,328 44	
Trenton city bonds .....	4	29 000 00	Var.	30,195 00	
Kingston town bonds .....	7	31,500 00	110¼	34,728 75	
Parish town bonds .....	3½	5,000 00	100	5,000 00	
Saratoga town bonds .....	Var.	2,000 00	Var.	2,056 25	
Ballston Spa village bonds ....	Var.	1,000 00	Var.	1,048 75	
Brockton village bonds .....	Var.	10,000 00	103½	10,350 00	
Carthage village bonds .....	4	10,000 00	108	10,800 00	
College Point village bonds ...	7	4,000 00	114½	4,580 00	
Leroy village bonds .....	4	15,000 00	102	15 3 0 00	
Mechanicville village bonds ...	4	10,000 00	102½	10,250 00	
Mount Vernon village bonds ..	4	25,000 00	101	25,250 00	
Phoenix village bonds .....	7	500 00	115¾	578 75	
Saratoga Springs village bds.	Var.	1,500 00	Var.	1,520 00	
Saugerties village bonds .....	4	18,000 00	Var.	18 470 00	
Waverly village bonds .....	4	20,000 00	101¾	20,350 00	
West Troy village bonds .....	4	11,000 00	101¾	11,192 50	
Kingsbury town sch. dist. bds.	4	12,000 00	101	12,120 00	
Marlborough town school dis- trict bonds .....	4½	1,800 00	103	1,854 00	
Rye town school district bds..	4	4,000 00	102	4,080 00	719,567 19
Cash on hand .....	.....	.....	.....	\$6,934 86	
Cash deposited in banks and trust companies. ....	.....	.....	.....	150,823 97	
Banking house and lot .....	Cost.	75,000 00	.....	Est. va ue.	157,758 88
Other real estate .....	Cost.	79,881 32	.....	Est. value.	50,000 00
Insurance advanced on prop- erty mortgaged to bank .....	.....	.....	.....	.....	51,975 00
Taxes advanced on property mortgaged .....	.....	.....	.....	.....	508 77
Interest accrued on bonds and mortgages. ....	.....	24,829 49	.....	.....	590 36
Less over one year in arrears.	.....	4,155 11	.....	.....	
Interest accrued on stocks and bonds .....	.....	.....	.....	\$20,674 38	
Interest accrued on deposits in banks and trust companies	.....	Estimated.	.....	7,710 67	
Rent accrued .....	.....	.....	.....	1,200 00	20,586 05
					2,435 00
					\$2,000,508 79
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$1,885,927 57	
Interest accrued to depositors	.....	.....	.....	23,701 64	
Salaries accrued .....	.....	.....	.....	157 23	1,909,786 54
Surplus .....	.....	.....	.....	.....	\$90,721 25

## ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON—(Continued).

## ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$779,724 88		
Less over one year in arrears.....		85,050 00		
		<u>\$744,674 88</u>	<u>\$37,238 74</u>	
Bonds and mortgages ...	6	\$208,488 69		
Less over one year in arrears.....		12,268 19		
		<u>\$196,170 50</u>	<u>11,770 23</u>	
Stocks and bonds .....	3	25,500 00	765 00	
Stocks and bonds .....	3½	45,000 00	1,575 00	
Stocks and bonds .....	4	529,828 44	21,193 14	
Stocks and bonds .....	4½	2,800 00	103 50	
Stocks and bonds .....	4¾	500 00	23 75	
Stocks and bonds ...	5	28,500 00	1,175 00	
Stocks and bonds .....	7	56,400 00	3,948 00	
Cash deposited. ....	2	94,468 92	1,889 88	
Cash deposited.....	3½	81,000 00	1,225 00	
Cash deposited .....	4	18,000 00	720 00	
Cash deposited.....		8,855 05		
Rents.....				<u>\$81,621 74</u>
				<u>6,987 50</u>
				<u>\$88,609 24</u>
<b>CHARGES.</b>				
Interest to depositors.....			\$62,768 67	
Salaries .....			4,720 00	
Taxes, repairs and insurance on banking house.....			1,989 96	
Taxes, repairs and insurance on other real estate .....			2,476 58	
Legal expenses. ....			1,000 00	
Printing, advertising, etc.....			650 00	
Fuel, lights, etc.....			800 00	
Other expenses.....			1,088 00	
				<u>75,488 21</u>
Excess of income.....				<u>\$13,121 03</u>

## UNION SAVINGS BANK OF PATCHOGUE.

[Examined January 29, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5 & 6				<u>\$44,450 00</u>
Brooklyn city bonds. ....	3½	\$5,000 00	100	\$5,000 00	
Camden city bonds .....	4	5,000 00	110¾	5,537 50	
New York city bonds .....	3½	5,000 00	100	5,000 00	
Patchogue village bonds .....	4	8,000 00	Var.	8,090 00	
					<u>23,627 50</u>
Cash on hand.....				\$555 95	
Cash deposited in Patchogue Bank.....				8,420 88	
					<u>8,976 83</u>
Interest accrued on bonds and mortgages .....				\$362 89	
Interest accrued on stocks and bonds .....				186 42	
					<u>549 31</u>
<b>LIABILITIES.</b>					<u>\$77,608 64</u>
Due depositors .....				\$77,825 42	
Interest accrued to depositors.....				210 56	
					<u>77,535 98</u>
Surplus .....					<u>\$67 66</u>

UNION SAVINGS BANK OF PATCHOGUE — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$10,000 00	\$500 00	
Bonds and mortgages.....	6	84,450 00	2,067 00	
Stocks and bonds.....	8½	10,000 00	350 00	
Stocks and bonds .....	4	18,000 00	520 00	
Cash deposited.....	.....	8,420 88	.....	\$3,437 00
CHARGES.				
Interest to depositors .....	.....	Estimated.	.....	2,706 40
Excess of income.....	.....	.....	.....	\$730 60

UNION SAVINGS BANK OF WESTCHESTER COUNTY, MAMARONECK.

[Examined June 11, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgrges .....	5 & 6	.....	.....	.....	\$130,176 98
Flatbush town bonds....	4	\$6,000 00	Var.	\$6,060 00	
Mamaroneck town bonds.....	Var.	23,571 00	Var.	23,688 50	
Johnstown town school district bonds ..	8½	8,000 00	100	8,000 00	
Rye town school district bonds	4	20,000 00	Var.	20,415 00	
					53,153 50
Cash on hand .....	.....	.....	.....	\$2,180 82	
Cash deposited in banks and trust companies.....	.....	.....	.....	26,947 13	
					29,127 45
Furniture, fixtures and safe..	.....	.....	.....	.....	1,000 00
Interest accrued on bonds and mortgages ..	.....	.....	.....	\$1,580 16	
Interest accrued on stocks and bonds .....	.....	.....	.....	748 24	
Interest accrued on deposits in banks and trust companies..	.....	Estimated.	.....	179 20	
					2,447 60
Rent accrued.....	.....	.....	.....	.....	106 66
					\$216,012 13
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$200,246 17	
Interest accrued to depositors	.....	.....	.....	2,375 34	
Salaries accrued .....	.....	.....	.....	446 38	
Rent accrued.....	.....	.....	.....	68 04	
					203,136 23
Surplus .....	.....	.....	.....	.....	\$12,876 20

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$20,500 00	\$1,025 00	
Bonds and mortgages.....	6	109,676 98	6,589 68	
Stocks and bonds. ....	8½	8,000 00	106 00	
Stocks and bonds.....	8½	1,000 00	27 50	
Stocks and bonds.....	8.90	11,500 00	448 50	

## UNION SAVINGS BANK OF WESTCHESTER COUNTY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stocks and bonds.....	4	\$36,071 00	\$1,442 84	
Stocks and bonds.....	7	1,000 00	70 00	
Cash deposited.....	2	12,000 00	240 00	
Cash deposited.....	2½	14,947 18	878 68	
Rent.....				\$10,828 14
				240 00
				\$10,568 14
<b>CHARGES</b>				
Interest to depositors .....			\$5,844 57	
Salaries.....			2,570 00	
Rent.....			850 00	
Legal expenses .....			50 00	
Printing, advertising, etc .....			60 00	
Fuel, lights, etc.....			120 00	
Other expenses.....			158 26	
				8,647 83
Excess of income.....				\$1,915 31

## WATERTOWN SAVINGS BANK, WATERTOWN.

[Examined January 18, 1898.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.				\$99,120 00
Rossie town bonds .....	4	\$2,100 00	101½	\$2,131 50	
Rutland town bonds. ....	4	10,600 00	Var.	10,710 00	
Tonawanda village bonds .....	4½	5,000 00	112	5,600 00	
Brownville town school district bonds .....	4½	8,000 00	101½	8,045 00	
Lansingburgh town school district bonds .....	4	10,000 00	Var.	10,835 00	
					31,821 50
Cash on hand.....				\$1,154 60	
Cash deposited in banks.....				24,805 26	
					25,959 86
Furniture, fixtures and safe..					400 00
Interest accrued on bonds and mortgages. ....				\$729 10	
Interest accrued on stocks and bonds .....				466 14	
Interest accrued on deposits in banks .....		Estimated.		88 00	
					1,228 24
<b>LIABILITIES.</b>					\$158,529 60
Due depositors.....				\$157,464 92	
Interest accrued to depositors .....				214 74	
Rent accrued.....				41 00	
					157,720 66
Surplus .....					\$808 94

WATERTOWN SAVINGS BANK, WATERTOWN — (Continued).  
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$25,600 00	\$1,330 00	
Bonds and mortgages.....	5½	10,000 00	550 00	
Bonds and mortgages.....	6	62,520 00	3,751 20	
Stocks and bonds.....	4	22,700 00	908 00	
Stocks and bonds.....	4½	8,000 00	360 00	
Cash deposited.....	3	24,805 26	744 16	
				\$7,643 26
CHARGES.				
Interest to depositors.....	.....	.....	\$4,547 59	
Salary .....	.....	.....	104 00	
Rent.....	.....	.....	250 00	
Other expenses.....	.....	.....	206 45	
				5,108 04
Excess of income .....	.....	.....	.....	\$2,535 22

WESTCHESTER SAVINGS BANK, TARRYTOWN.  
[Examined June 26, 1897.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$705,926 00
United States bonds.....	4	\$180,000 00	Var.	\$150,537 50	
District of Columbia bonds ...	3.65	50,000 00	109	54,500 00	
Ohio State bonds .....	3	50,000 00	100	50,000 00	
Westchester county bonds....	Var.	40,000 00	100	40,000 00	
Brooklyn city bonds.....	Var.	40,000 00	Var.	53,987 50	
Gloversville city bonds.....	6	17,000 00	111¾	18,997 50	
Long Island City bonds .....	Var.	151,500 00	Var.	168,788 75	
Mount Vernon city bonds .....	Var.	35,500 00	Var.	36,250 00	
New York city bonds.....	Var.	15,000 00	100	15,000 00	
Trenton city bonds.....	4	40,000 00	104½	41,800 00	
Yonkers city bonds.....	4	10,000 00	100	10,000 00	
Eastchester town bonds.....	Var.	33,500 00	Var.	33,788 75	
Flatbush town bonds .....	4	4,000 00	Var.	4,050 00	
Greenburgh town bonds.....	4½	10,000 00	102	10,200 00	
Newtown town bonds.....	4	40,000 00	102½	40,900 00	
Pelham town bonds (in de- fault) .....	5	7,000 00	.....	.....	
Tonawanda town bonds .....	6	15,000 00	100	15,000 00	
Flushing village bonds . ....	4	28,000 00	102½	28,630 00	
North Tarrytown village bonds	4	6,000 00	100	6,000 00	
North Tonawanda village bonds .....	4	10,000 00	103½	10,325 00	
Sing Sing village bonds.....	4	20,000 00	101	20,200 00	
Tarrytown village bonds .....	Var.	231,000 00	Var.	236,882 50	
White Plains village bonds....	Var.	51,000 00	Var.	51,630 00	
Cortlandt town school dis- trict bonds.....	3.80	4,500 00	100	4,500 00	
Greenburgh town school dis- trict bonds. ....	Var.	29,400 00	Var.	30,448 00	
Mount Pleasant town school district bonds.....	4	9,650 00	Var.	9,715 00	
Land contracts ... ..	6	.....	.....	.....	
Banking house and lot .....	Cost.	10,885 00	.....	Est. value.	2,246 00
Other real estate .....	Cost.	7,000 00	.....	Est. value.	6,000 00
Cash on hand .. ..	.....	.....	.....	\$20,395 65	6,000 00
Cash deposited in banks and trust companies .....	.....	.....	.....	117,905 43	
					126,301 65

## WESTCHESTER SAVINGS BANK, TARRYTOWN — (Continued).

ASSETS	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			PAID.	MARKET.	
Interest accrued on bonds and mortgages .....	.....	\$14,848 81			
Less over one year in arrears .....	.....	1,140 48			
				\$13,208 80	
Interest accrued on stocks and bonds .....	.....	.....		10,577 30	
Interest accrued on land contracts .....	.....	.....		28 50	
Interest accrued on deposits in banks and trust companies .....	.....	Estimated.		1,291 66	
					\$35,200 44
					\$35,085,801 08
<b>LIABILITIES.</b>					
Due depositors .....	.....	.....		\$1,751,985 49	
Interest accrued to depositors .....	.....	.....		31,423 95	
Salaries accrued .....	.....	.....		808 20	
Expenses .....	.....	.....		130 00	
					1,783,327 64
Surplus .....	.....	.....			\$342,073 28

## ANNUAL INCOME AND CHARGES THEREON

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$36,000 00	\$1,800 00	
Bonds and mortgages .....	5½	68,000 00	2,915 00	
Bonds and mortgages .....	6	\$226,928 00		
Less over one year in arrears .....		14,500 00		
		\$212,428 00	36,745 88	
Stocks and bonds .....	3	60,000 00	1,800 00	
Stocks and bonds .....	3½	53,000 00	1,855 00	
Stocks and bonds .....	3 65	60,000 00	1,825 00	
Stocks and bonds .....	3.80	4,600 00	1 1 00	
Stocks and bonds .....	4	201,650 00	27,665 00	
Stocks and bonds .....	4½	94,500 00	4,252 50	
Stocks and bonds .....	5	65,400 00	2,770 00	
Stocks and bonds .....	6	37,000 00	2,220 00	
Stocks and bonds .....	7	25,000 00	1,750 00	
Land contracts .....	6	2,248 00	134 76	
Cash deposited .....	2	4,081 27	80 63	
Cash deposited .....	2½	24,508 33	612 71	
Cash deposited .....	3	69,865 88	2,680 97	
				\$36,770 25
Rent .....				420 00
				\$36,190 25
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$64,648 84	
Salaries .....	.....	.....	4,600 00	
Rent .....	.....	.....	270 00	
Taxes, repairs and insurance on banking house .....	.....	.....	87 08	
Taxes, repairs and insurance on other real estate .....	.....	.....	90 00	
Legal expenses .....	.....	.....	100 00	
Printing, advertising, etc .....	.....	.....	250 00	
Fuel, lights, etc .....	.....	.....	100 00	
Other expenses .....	.....	.....	600 00	
				70,644 88
Excess of income .....	.....	.....	.....	\$16,654 28

WESTERN SAVINGS BANK, BUFFALO.

[Examined February 14, 1898.]

ASSETS.	Rate of in- terest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	5	.....	.....	.....	\$2,549,510 00
United States bonds .....	Var.	\$300,000 00	Var.	\$356,750 00	
Kings county bonds.....	4	50,000 00	109¼	54,625 00	
Queens county bonds.....	4	150,000 00	Var.	162,462 50	
Albany city bonds .....	4	50,000 00	108½	57,960 00	
Buffalo city bonds .....	3½	204,909 40	100	204,909 40	
Buffalo city warrants.....	5	82,853 60	100	82,853 60	
Dunkirk city bonds .....	4	183,605 20	Var.	188,426 18	
Grand Rapids city bonds.. ..	4	75,000 00	108¼	81,187 50	
New York city bonds.. ..	6	100,000 00	108	108,000 00	
Dunkirk town school district bonds .....	4	68,000 00	100¾	68,510 00	
					1,265,684 16
Cash on hand .....	.....	.....	.....	\$20,279 19	
Cash deposited in banks .....	.....	.....	.....	439,156 93	
					459,436 12
Banking house and lot.....	Cost.	114,294 67	.....	Est. value.	100,000 00
Other real estate .....	Cost	15,533 73	.....	Est. value.	12,500 00
Interest accrued on bonds and mortgages....	.....	26,791 81			
Less over one year in arrears.	.....	126 29			
				\$26,665 52	
Interest accrued on stocks and bonds ....	.....	.....	.....	5,524 06	
Interest accrued on warrants.	.....	.....	.....	4,774 08	
Interest accrued on deposits in banks and trust companies.	.....	Estimated.	.....	1,425 28	
					38,388 94
Rent. ....	.....	.....	.....	.....	106 91
LIABILITIES.					\$4,425,626 15
Due depositors .....	.....	.....	.....	\$3,969,041 18	
Interest accrued to depositors	.....	.....	.....	18,010 53	
Salaries accrued .....	.....	.....	.....	466 16	
					4,007,517 67
Surplus .....	.....	.....	.....	.....	\$418,110 28

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages .....	5	\$2,549,510 00		
Less over one year in arrears.....		2,100 00		
		\$2,547,410 00	\$127,370 50	
Stocks and bonds.....	3½	204,909 40	7,171 83	
Stocks and bonds.....	4	732,605 20	29,304 21	
Stocks and bonds .....	5	100,000 00	5,000 00	
Stocks and bonds .....	6	100,000 00	6,000 00	
Warrants .....	5	82,853 60	1,642 68	
Cash deposited .....	2	59,156 93	1,183 14	
Cash deposited .....	3	360,000 00	10,800 00	
Cash deposited .....	4	20,000 00	800 00	
				\$189,272 26
Rents .....	.....	.....	.....	2,275 00
				\$191,547 26
CHARGES.				
Interest to depositors .....	.....	.....	\$150,785 76	
Salaries .....	.....	.....	13,740 00	
Taxes, repairs and insurance on banking house ..	.....	.....	3,158 15	
Taxes, repairs and insurance on other real estate ..	.....	.....	176 68	
Printing, advertising, etc .....	.....	.....	216 00	
Fuel, lights, etc .....	.....	.....	185 80	
Other expenses.....	.....	.....	735 54	
				169,087 23
Excess of income.....	.....	.....	.....	\$22,460 03

EXAMINATIONS.

377

WEST SIDE SAVINGS BANK, NEW YORK CITY.

[Examined October 25, 1897.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$308,400 00
Louisiana State bonds.....	4	\$30,000 00	107 1/2	\$32,250 00	
Brooklyn city bonds.....	5	15,000 00	126 3/4	19,012 50	
Cincinnati city bonds .....	3.65	15,000 00	100	15,000 00	
Gravesend town bonds (now Brooklyn) . . . . .	3 1/2	50,000 00	100	50,000 00	
Newtown town bonds .....	5	40,000 00	Var.	44,212 50	
Whitehall village bonds... ..	4	20,000 00	Var.	20,850 00	
Herkimer town sch. dist. bds.	3 1/2	15,000 00	100	15,000 00	
Lansingburgh town school dis- trict bonds.....	4	6,000 00	100	6,000 00	
					201,825 00
Cash on hand .....	.....	.....	.....	\$901 61	
Cash deposited in banks and trust companies. ....	.....	.....	.....	2,548 75	
					3,445 86
Interest accrued on bonds and mortgages. ....	.....	.....	.....	\$6,551 84	
Interest accrued on stocks and bonds .....	.....	.....	.....	1,948 68	
					8,495 52
					\$522,165 88
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$497,855 27	
Interest accrued to depositors.	.....	.....	.....	5,044 84	
Salaries accrued.....	.....	.....	.....	72 25	
Rent accrued .....	.....	.....	.....	66 67	
					503,039 03
Surplus .....	.....	.....	.....	.....	\$19,126 85

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4 1/2	\$111,500 00	\$5,017 50	
Bonds and mortgages.....	5	179,100 00	8,955 00	
Bonds and mortgages.....	6	17,800 00	1,068 00	
Stocks and bonds .....	3 1/2	65,000 00	2,275 00	
Stocks and bonds .....	3.65	15,000 00	547 50	
Stocks and bonds .....	4	56,000 00	2,240 00	
Stocks and bonds .....	5	55,000 00	2,750 00	
Cash deposited.....	.....	2,548 75	.....	
				\$22,853 00
CHARGES.				
Interest to depositors .....	.....	.....	\$15,931 37	
Salaries .....	.....	.....	3,900 00	
Rent.....	.....	.....	1,200 00	
Legal expenses .....	.....	.....	175 00	
Printing, advertising, etc .....	.....	.....	148 00	
Fuel, lights, etc.....	.....	.....	176 00	
Other expenses .....	.....	.....	294 00	
				21,824 37
Excess of income.....	.....	.....	.....	\$1,028 63



YONKERS SAVINGS BANK, YONKERS.

[Examined June 18, 1897.]

ASSETS.	Rate of in- terest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages .....	Var.	.....	.....	.....	\$1,306,205 00
United States bonds.....	4	\$300,000 00	Var.	\$345,000 00	
Westchester county bonds...	Var.	61,000 00	100	61,000 00	
Mount Vernon city bonds.....	5	66,000 00	Var.	67,532 50	
Yonkers city bonds .....	Var.	591,000 00	Var.	658,823 50	
Little Falls town bonds .....	4	17,000 00	100	17,000 00	
Irvington village bonds .....	4	36,000 00	100	36,000 00	
South Mount Vernon village bonds .....	4	17,000 00	102 1/4	17,425 00	
White Plains village bonds....	4	40,000 00	102 1/4	40,900 00	
Williamsbridge village bonds .	4	20,000 00	102 1/4	20,450 00	
Greenburgh town school dis- trict bonds .....	4	54,000 00	101 1/4	54,675 00	
Westchester town school dis- trict bonds .....	4	18,000 00	101 1/4	18,315 00	
Banking house and lot .....	Cost	59,538 04	.....	Est. value.	1,337,120 00
Other real estate .....	Cost.	17,661 41	.....	Est. value.	35,500 00
Insurance advanced.....	.....	.....	.....	.....	17,000 00
Cash on hand.....	.....	.....	.....	\$9,066 11	170 16
Cash deposited in banks and trust companies.....	.....	.....	.....	146,326 06	
Interest accrued on bonds and mortgages .....	.....	12,522 79	.....		155,392 17
Less over one year in arrears.	.....	3,719 82	.....	\$8,802 97	
Interest accrued on stocks and bonds .....	.....	.....	.....	12,318 28	
Interest accrued on deposits in banks and trust companies..	.....	Estimated.	.....	1,026 49	
Rent accrued.....	.....	.....	.....	.....	23,147 74
					111 25
					\$2,873,646 38
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$2,595,115 36	
Interest accrued to depositors.	.....	.....	.....	48,981 97	
Salaries accrued.....	.....	.....	.....	421 20	
					2,639,518 53
Surplus .....	.....	.....	.....	.....	\$234,127 79

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$13,300 00	\$532 00	
Bonds and mortgages.....	5	\$1,202,215 00		
Less over one year in arrears.....		62,800 00		
		\$1,199,415 00	59,970 75	
Bonds and mortgages.....	6	\$30,690 00		
Less over one year in arrears.....		1,000 00		
		\$29,690 00	1,781 40	
Stocks and bonds.....	3 1/4	42,000 00	1,470 00	
Stocks and bonds.....	3.60	12,000 00	432 00	
Stocks and bonds.....	3.65	17,000 00	620 50	
Stocks and bonds.....	3 3/4	15,000 00	562 50	
Stocks and bonds.....	4	868,000 00	34,720 00	
Stocks and bonds.....	5	71,000 00	3,550 00	

## YONKERS SAVINGS BANK, YONKERS—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stocks and bonds .....	7	\$195,000 00	\$18,650 00	
Cash deposited .....	1½	87,825 17	1,317 88	
Cash deposited .....	2	56,955 17	1,189 10	
Cash deposited .....	8	1,545 72	46 37	
				\$119,792 00
Rents .....	.....	.....	.....	1,120 00
				\$120,912 00
<b>CHARGES.</b>				
Interest to depositors .....	.....	.....	\$95,811 66	
Salaries .....	.....	.....	8,920 00	
Taxes, repairs and insurance on banking house. ....	.....	.....	2,582 64	
Taxes, repairs and insurance on other real estate .....	.....	.....	785 38	
Printing, advertising, etc .....	.....	.....	500 70	
Fuel, lights, etc .....	.....	.....	879 65	
Other expenses .....	.....	.....	318 84	
				109,248 89
Excess of income .....	.....	.....	.....	\$11,663 18

## REPORT ON SAVINGS BANKS.

[illegible]





---

**DETAILED STATEMENT**

**OF THE CONDITION OF THE**

**LOAN AND TRUST COMPANIES OF THE STATE**

**ON THE**

**FIRST DAY OF JANUARY, 1898,**

**AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT**

**OF BANKS.**

---



**AMERICAN DEPOSIT AND LOAN COMPANY, NEW YORK CITY.**

[120 Broadway ; chartered 1871.]

E. W. JENKINS, President.      CHARLES H. HAMILTON, Secretary and Treasurer.

**DIRECTORS.**

E. SEARLES,                      GEO. WESTINGHOUSE, Jr.,      MARCELLUS HARTLEY,  
 COLER, Jr.,                      W. H. McINTYRE,              GEORGE W. HEBARD.  
                                     GEORGE W. JENKINS,

**FINANCIAL.**

**RESOURCES.**

: and bond investments, viz.:

<i>as and bonds.</i>	Par value.	Estimated market value.	Book value.	
ates government, 1925	\$250,000 00	\$320,000 00	\$292,359 87	
k city .....	250,000 00	250,000 00	249,698 76	
of Georgia Railway Co.				
dated .....	100,000 00	91,500 00	85,181 82	
house E. and Mfg. Co.				
ral trust.....	27,000 00	25,650 00	24,825 00	
	<u>\$627,000 00</u>	<u>\$687,150 00</u>	<u>\$652,059 94</u>	\$652,059 94
t loaned on collaterals.....				6,684,185 11
t loaned on personal securities, including bills purchased				81,888 88
tate. ....				96,219 44
n deposit in banks or other moneyed institutions.....				858,028 85
n hand.....				18,508 12
t of assets not included under any of the above heads,				
Accrued interest.....				22,425 92
				<u>\$7,808,250 76</u>

**LIABILITIES.**

stock paid in, in cash.....	\$500,000 00
led profits.....	894,519 00
l deposits.....	6,786,286 19
liabilities not included under any of the above heads, viz.:	
est accrued on deposits.....	\$32,775 84
unts unearned.....	189,719 78
	<u>172,495 57</u>
	<u>\$7,808,250 76</u>

**SUPPLEMENTARY.**

nount of interest, commissions and profits of every kind ved during the year.....	\$391,528 78
t of interest paid to and credited depositors during the period.....	126,480 78
t of expenses of the institution during the same period	41,841 58
t of dividends, on capital stock declared during the year,	
le June and December .....	25,000 00
aid during the year.....	2,811 54
r of deposits on which interest is allowed at this date..	71
nount of such deposits.....	\$6,786,286 19
of interest on same, 1½ to 4 per cent.	



**2. ATLANTIC TRUST COMPANY, NEW YORK CITY.**

[39 William street; chartered 1887.]

L. V. F. RANDOLPH, President.

JOHN ALVIN YOUNG, Secretary.

**DIRECTORS.**

J. L. RIKER,  
CLIFFORD A. HAND,  
H. H. ROGERS,  
MATTHIAS NICOLL,  
W. H. H. MOORE,  
FREDERICK STURGES,  
JOEL F. FREEMAN,

JOHN F. HALSTED,  
L. V. F. RANDOLPH,  
JOSEPH H. CHAPMAN,  
ALFRED WAGSTAFF,  
W. R. T. JONES,  
ANTON A. RAVEN,  
C. D. LEVERICH,

LEWIS CASS LEDYARD,  
WILLIAM CARPENDER,  
W. B. ISHAM,  
LEANDER N. LOVELL,  
ANDREW H. GREEN,  
MARTIN JOOST,  
CHAS. R. HENDERSON.

**FINANCIAL.****RESOURCES.**

**Bonds and mortgages.....** **\$347,000 00**  
**Stock and bond investments, viz.:**

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States.....	\$394,000 00	\$322,620 00	\$324,469 41
New York city ....	850,000 00	345,000 00	346,850 00
Atlantic Mutual Ins scrip.....	25,000 00	26,250 00	25,000 00
New York, N. H. and Hartford R. R. stock and deb. bonds..	50,000 00	84,400 00	77,725 14
N. Y., Lack. and Western R. R. stock .....	20,000 00	24,400 00	23,850 00
Chicago and Northwestern pfd. stock .....	20,000 00	32,400 00	29,075 00
St. Paul and Duluth R. R. pfd. stock .....	20,000 00	16,000 00	18,425 00
Rome, Watertown and Ogdens- burg R. R. stock .....	20,000 00	24,400 00	23,875 00
Chicago, Milwaukee and St. Paul R. R. pfd. stock.....	20,000 00	28,400 00	27,975 00
Brooklyn Union Gas stock.....	20,000 00	23,600 00	24,025 00
New England Loan and Trust Co. debentures. ....	22,000 00	22,000 00	21,000 00
United Electric Securities Co..	40,000 00	37,200 00	36,240 00
	<u>\$901,000 00</u>	<u>\$986,670 00</u>	<u>\$977,509 55</u>

**Amount loaned on collaterals.....** **977,509 55**  
**Amount loaned on personal securities, including bills purchased** **3,573,837 41**  
**Overdrafts .....** **80,494 00**  
**Real estate.....** **80 10**  
**Cash on deposit in banks or other moneyed institutions.....** **87,033 31**  
**Cash on hand.....** **443,249 48**  
**Amount of assets not included under any of the above heads,**  
**viz.:** **1,518 13**

Difference in book and market value of stocks and bonds. **\$9,160 45**  
Accrued interest ..... **42,450 00** || Sundry securities..... | **542,958 20** |

**594,568 65****\$6,104,289 63****LIABILITIES.**

**Capital stock paid in, in cash.....** **\$1,000,000 00**  
**Surplus fund.....** **200,449 34**  
**Deposits in trust.....** **173,374 46**  
**General deposits.....** **4,460,655 06**  
**Other liabilities not included under any of the above heads, viz.:**

Interest accrued on deposits..... **\$4,100 00**  
Taxes accrued..... **2,000 00**  
Certified checks outstanding .. **4,710 17**  
Dividends payable January 3, 1898..... **20,000 00**  
Contingent fund ..... **240,000 00** |

**270,810 17****\$6,104,289 63**

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$239,871 68
Amount of interest paid to and credited depositors during the same period .....	85,524 64
Amount of expenses of the institution during the same period.	49,068 56
Amount of dividends on capital stock declared during the year, payable April 1, 1897; July 1, 1897; October 1, 1897; January 8, 1898. ....	80,000 00
Taxes paid during the year .....	8,164 98
Amount of deposits made by order of court .....	445 76
Number of deposits on which interest is allowed at this date...	485
Total amount of such deposits.....	\$3,857,994 19
Rate of interest on same, 1½ to 3 per cent.	
Amount of bonds and mortgages purchased during the year...	127,500 00

3. BINGHAMTON TRUST COMPANY, BINGHAMTON.

[Corner State and Henry streets; chartered 1890.]

O. J. KNAPP, President.

A. J. SCHLAGER, Treasurer.

DIRECTORS.

CHARLES J. KNAPP,  
G. TRACY ROGERS,  
A. J. SCHLAGER,

JEROME B. LANDFIELD,  
JACOB WISER,  
F. PERCY KNAPP,  
W. J. WELSH,

JOHN B. SIMPSON,  
STODDARD HAMMOND,  
JOHN B. BOWEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$431,986 76
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
St. Paul, Min. and Man. guar ..	\$50,000 00	\$61,500 00	
Wells-Fargo .....	5,000 00	5,650 00	
Chic., Mil and St Paul .....	10,000 00	9,400 00	
Mich. Central.....	5,000 00	5,250 00	
Chic. and Northwestern com...	5,000 00	6,100 00	
Whitney Noyes Seed Co .....	7,000 00	8,500 00	
U. S. Leather preferred .....	40,000 00	25,800 00	
U. S. Leather common .....	20,000 00	1,400 00	
Illinois Central.....	10,000 00	10,400 00	
Chic., Bur. and Quincy.....	14,000 00	14,000 00	
Chic. and R I .....	5,000 00	4,500 00	
Wheeling and Lake Erie.....	10,000 00	1,000 00	
L. E & W. preferred .....	10,000 00	7,000 00	
Pullman Palace Car Co.....	15,000 00	25,950 00	
Olean Pad Co .....	250 00	250 00	
New Conklin.....	5,700 00	5,000 00	
N. Y. Central (in trust) .....	2,000 00	2,000 00	\$645,507 21
Sinclairville Water Works .....	4,600 00	4,000 00	
Bing. St. Ry. Co. bonds .....	20,000 00	21,800 00	
U. S. registered .....	50,000 00	57,250 00	
Lehigh and Wilkesbarre.....	34,000 00	34,000 00	
Binghamton Ry. Co .....	149,000 00	152,725 00	
U. S. Leather.....	27,000 00	31,000 00	
Olean St. Ry .....	74,000 00	78,440 00	
Central City Water.....	20,000 00	20,000 00	
Grant Coal Mining Co.....	25,000 00	25,000 00	
Little Rock Paving .....	2,400 00	2,450 00	
Cambria Lumber Co.....	5,000 00	5,150 00	
Grand River Coal and Coke ....	18,000 00	18,200 00	
Montana Central Ry .....	30,000 00	33,000 00	
N. J. Midland .....	1,000 00	1,200 00	
Louis. Nash. (St. Louis div.) ...	2,000 00	2,230 00	
Joint Union Free School.....	917 28	925 00	
	\$671,867 28	\$670,570 00	\$645,507 21

645,507 21

Amount loaned on collaterals .....	\$148,699 07
Amount loaned on personal securities, including bills purchased	627,413 76
Overdrafts .....	1,867 30
Real estate .....	45,718 58
Cash on deposit in banks or other moneyed institutions .....	105,517 30
Cash on hand.....	88,933 44
Amount of assets not included under any of the above heads, viz :	

Excess market values, stocks and bonds.....	\$25,062 79	
Accrued interest .....	14,441 38	
Furniture and fixtures.....	6,000 00	
Judgments .....	10,581 41	
Contracts.....	29,484 16	
Highway commissioners' warrants.....	2,784 60	
		88,354 29
		<u>\$2,178,989 71</u>

## LIABILITIES.

Capital stock paid in, in cash .....	\$300,000 00
Surplus fund .....	10,000 00
Undivided profits.....	143,824 38
Deposits in trust.....	26,450 23
General deposits.....	1,679,562 67
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits .....	\$16,152 44
Rebate of interest on time loans .....	3,000 00
	<hr/>
	19,152 44
	<hr/>
	\$2,178,989 71
	<hr/>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$101,200 21
Amount of interest paid to and credited depositors during the same period.....	38,430 90
Amount of expenses of the institution during the same period	17,606 50
Amount of dividends on capital stock declared during the year, payable July 15, 1897, October 15, 1897 .....	12,000 00
Taxes paid during the year ....	8,615 96
Amount of deposits made by order of court.....	20,582 11
Number of deposits on which interest is allowed at this date...	3,376
Total amount of such deposits .....	\$1,430,517 15
Rate of interest on same, 2 and 3½ per cent.	
Amount of bonds and mortgages purchased during the year..	\$86,500 00

4. BROOKLYN TRUST COMPANY, BROOKLYN.

[177 and 179 Montague street; chartered 1866.]

ISTENSEN, President.

F. C. COLTON, Secretary.

DIRECTORS.

H. MALE,  
A. SCHIEREN,  
M. PRATT,  
B,  
ER M. WHITE,  
DD,  
KNOWLTON,

HENRY W. MAXWELL,  
GEORGE G. REYNOLDS,  
GEORGE W. CHAUNCEY,  
HENRY K. SHELDON,  
WILLIAM B. KENDALL,  
FRANK LYMAN,  
JOHN J. PIERREPONT,

S. W. BOOCOCK,  
E. H. R. LYMAN,  
C. T. CHRISTENSEN,  
WM. N. DYKMAN,  
THOMAS T. BARR,  
WILLIS L. OGDEN,  
FRANCIS L. HINE.

FINANCIAL.  
RESOURCES.

1 mortgages.....

\$146,950 00

nd bond investments, viz.:

nd bonds.	Par value.	Estimated market value.	Book value.
es registered.....	\$1,000,000 00	\$1,125,000 00	\$1,000,000 00
ty market .....	500,000 00	485,000 00	500,000 00
ty main sewer.....	888,000 00	887,780 00	868,000 00
ty school (1918).....	100,000 00	104,500 00	100,000 00
ty school (1920).....	15,000 00	16,875 00	15,000 00
ty, 26th and adjacent 16) .....	100,000 00	104,000 00	100,000 00
ty, 26th and adjacent 17).....	50,000 00	55,750 00	50,000 00
nd Brooklyn bridge	50,000 00	48,500 00	50,000 00
7lkesbarre R. R.....	18,000 00	15,660 00	17,538 75
quipment Co.....	50,000 00	47,750 00	47,875 00
o R. R. rec. ctfs...	100,000 00	100,000 00	100,000 00
R. of New Jersey ..	57,000 00	60,420 00	60,508 47
ion Tel. Co.....	25,000 00	26,250 00	26,841 27
	<u>\$2,483,000 00</u>	<u>\$2,577,485 00</u>	<u>\$2,435,263 49</u>

oaned on collaterals.....

8,887,528 00

oaned on personal securities, including bills purchased

1,025,088 09

s.....

76 69

e .....

185,458 90

eposit in banks or other moneyed institutions.....

954,112 44

and.....

91,088 86

of assets not included under any of the above heads,

ce in book and market value of stocks, bonds and state.....

\$188,788 95

l interest and commissions.....

87,953 67

276,742 62

\$18,402,248 59

LIABILITIES.

ock paid in, in cash.....

\$1,000,000 00

und.....

1,569,445 08

l profits.....

569,578 71

n trust.....

10,172,112 42

eposits.....

ilities not included under any of the above heads, viz.:

accrued on deposits and rebates.....

\$48,779 10

ccrued .....

1,000 00

s (rent).....

1,833 83

51,112 48

January 1, 1898, charged out December 31, 1897....

40,000 00

\$18,402,248 59

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$467,811 58
Amount of interest paid to and credited depositors during the same period.....	211,376 00
Amount of expenses of the institution during the same period	81,886 67
Amount of dividends on capital stock declared during the year, payable January, etc., quarterly.....	160,000 00
Taxes paid during the year.....	4,000 00
Amount of deposits made by order of court and now on deposit	5,189 07
Number of deposits on which interest is allowed at this date...	2,421
Total amount of such deposits.....	\$10,511,614 89
Rate of interest on same, 1 to 3 per cent.	

5. BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY,  
BUFFALO.

[449 Main street; chartered 1881.]

GEORGE URBAN, Jr., President. CHARLES E. CLARK, Secretary.

DIRECTORS.

GEORGE URBAN, Jr.,	WILLIAM C. RUSSELL,	JAMES A. ROBERTS,
JOHN ESSER,	FREDERICK PERSCH,	THOMAS LOTHROP,
CHARLES BERRICK,	EDWIN G. S. MILLER,	AMBROSE SPITZMILLER,
GEORGE C. STEARNS,	JOHN N. SCATCHERD,	DANIEL O'DAY,
HENRY W. BOX,	HARVEY J. HURD,	CHARLES E. CLARK,
JAMES H. DeGRAFF,		WM. ZIMMERLI.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$622,200 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
United States consols.....	\$100,000 00
Traders' Paper Co. bonds.....	50,000 00
Depew and Lancaster Water-works bonds .....	8,000 00
	<u>\$158,000 00</u>
	<u>\$170,250 00</u>
	<u>\$166,000 00</u>
	166,000 00
Amount loaned on collaterals .....	872,075 00
Due from banks.....	1,500 00
Cash on deposit in banks or other moneyed institutions.....	636,564 56
Cash on hand .....	106,868 70
Amount of assets not included under any of the above heads, viz.:	
Accrued interest.....	\$24,765 98
Interest due and not collected.....	2,810 52
Vaults.....	18,500 00
	<u>41,076 44</u>
	<u>\$2,453,848 79</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Undivided profits .....	62,000 00
Deposits in trust. . . . .	1,117,705 49
General deposits.....	1,064,868 57
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued and expenses .....	\$1,732 78
Unpaid dividends.....	6,042 00
	<u>7,774 78</u>
	<u>\$2,453,848 79</u>

SUPPLEMENTARY.

int of interest, commissions and profits of every ived during the year.....	\$97,761 99
interest paid to and credited depositors during the iod.....	58,482 74
expenses of the institution during the same period	22,459 52
dividends on capital stock declared during the able July 1, 1897, January 1, 1898....	12,000 00
during the year.....	1,882 24
deposits made by order of court.....	98,632 26
deposits on which interest is allowed at this date..	1,112
nt of such deposits ..	\$2,181,662 00
rest on same, 2½, 3 and 4 per cent.	
bonds and mortgages purchased during the year..	\$66,294 00

AL TRUST COMPANY OF NEW YORK, NEW YORK CITY. k  
[54 Wall street; chartered 1873.]

TT, President. BENJAMIN G. MITCHELL, Secretary.

DIRECTORS.

BUTLER,	JOHN S. KENNEDY,	P. P. OLCOTT,
PLETON,	SAMUEL THORNE,	HENRY TALMADGE,
MOCH MILLER,	ADRIAN ISELIN, Jr.,	GEORGE SHERMAN,
N. BLISS,	E. F. HYDE,	A. D. JULLIARD,
RRIMAN,	GEORGE BERTINE,	OLIVER H. PAYNE,
	CHARLES LANIER,	JAS. N. JARVIE,
BABCOCK,	WM. H. WEBB,	J. KENNEDY TOD.

FINANCIAL.  
RESOURCES.

mortgages.....	\$86,865 24
l bond investments, viz.:	

d bonds.	Par value.	Estimated market value.	Book value.
y.....	\$3,100,000 00	\$2,900,000 00	\$2,850,000 00
and & North. R. R	100,000 00	106,000 00	97,500 00
and Aransas Pass			
ld..	421,000 00	252,600 00	267,052 98
R. Co. 1st con.....	100,000 00	105,000 00	94,750 00
on and Electric Co.	400,000 00	412,000 00	375,462 70
Tract on Co.	20,000 00	18,600 00	20,000 00
Light and Coke 1st			
d	260,000 00	291,200 00	221,000 00
arf & Warehs. Co.	559,000 00	553,410 00	541,053 44
arf pfd. A stock..	740,000 00	717,800 00	702,750 00
r R. R. first..	63,000 00	50,400 00	58,275 00
l and Iron. ....	200,000 00	158,000 00	151,156 25
hic. & St. Louis. D			
	200,000 00	203,000 00	203,000 00
ectric Ry. and Lt.			
d	200,000 00	186,000 00	196,000 00
Ohio rec. certfs...	50,000 00	50,000 00	50,000 00
Light Co. certfs	50,000 00	45,500 00	45,000 00
able int. certfs....	340,000 00	372,300 00	340,000 00
ed R. R. Chic. 1st.	500,000 00	480,000 00	450,000 00
lc R. R. ....	500,000 00	512,500 00	500,000 00
gen. mtg.....	1,375,000 00	1,526,250 00	1,496,875 00
many 1st .....	21,500 00	21,715 00	21,500 00
St. Ry. con .....	171,000 00	158,175 00	158,250 00
St. R. R. (Mont. div)	555,000 00	480,075 00	471,750 00
Lt. & Coker fnd'g.	400,000 00	384,000 00	379,138 90
state, notes..	105,000 00	105,000 00	105,000 00
al bond syndicate.	46,000 00	41,860 00	41,800 00
l. R. reorgan'n....	125,000 00	125,000 00	125,000 00
& Reading	202,350 00	59,029 88	59,029 88
Denver & Gulf sec.			
	450,000 00	193,500 00	193,500 00
c R. R. purchase			
licate	750,000 00	750,000 00	750,000 00
loan syndicate..	58,400 00	58,400 00	58,400 00
s Co., Albany.....	17,000 00	28,160 00	14,091 00
	\$12,079,820 00	\$11,345,474 88	\$10,977,397 15

10,977,397 15

Amount loaned on collaterals .....	\$27,187,854 94
Amount loaned on personal securities, including bills purchased,	761,000 00
Real estate .....	850,000 00
Cash on deposit in banks or other moneyed institutions .....	8,167,631 19
Cash on hand .....	6,058 17
Amount of assets not included under any of the above heads, viz.:	

Difference in book and market value of stocks and bonds.	\$368,077 73	
Accrued interest .....	291,819 54	
Rent accrued .....	11,650 00	
		671,547 27
		<u>\$48,657,848 96</u>

## LIABILITIES.

Capital stock paid in, in cash .....	\$1,000,000 00
Surplus fund .....	7,122,480 91
Deposits in trust ... ..	7,619,278 42
General deposits .....	27,592,387 12
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits .....	\$278,572 65
Taxes accrued.....	81,275 00
Rent accrued.....	5,166 67
Rebate on bills purchased.....	8,223 19
	<hr/>
	823,252 51
	<hr/>
	\$48,657,848 96

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year. ....	\$1,834,990 14
Amount of interest paid to and credited depositors during the same period .....	678,416 60
Amount of expenses of the institution during the same period	181,417 65
Amount of dividends on capital stock declared during the year, payable March 1, 1897, May 1, 1897, July 1, 1897, September 1, 1897, November 1, 1897, January 1, 1898 .....	500,000 00
Taxes paid during the year .....	75,212 84
Amount of deposits made by order of court .....	16,574 46
Number of deposits on which interest is allowed at this date...	960
Total amount of such deposits...	\$30,488,831 96
Rate of interest on same, 1 and 3 per cent.	
Amount of bonds and mortgages purchased during the year...	<u>\$127,065 87</u>

7. CHAUTAUQUA COUNTY TRUST COMPANY, JAMESTOWN.

[211 Main street; chartered 1896.]

DANIEL GRISWOLD, President.

BREWER D. PHILLIPS, Cashier.

DIRECTORS.

DANIEL GRISWOLD,  
F. A. BENTLEY,  
JOHN W. JOHNSON,  
B. D. PHILLIPS,  
ELOF ROSENCRANTZ,  
E. P. PUTNAM,  
A. B. CARTER,

W. S. CAMERON,  
SAMUEL BRIGGS,  
M. M. SKIFF,  
SOLOMON JONES,  
DANIEL H. POST,  
ROBERT N. MARVIN,

A. MORELLE CHENEY,  
WILLIS TEW,  
ELLIOT C. HALL,  
M. L. FENTON,  
WM. H. PROUDFIT,  
JOHN J. WHITNEY,  
A. B. SHELDON.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....

Stock and bond investments, viz.:

\$172,854 16

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States .....	\$159,500 00	\$178,230 00	\$178,000 00
Union free school, city of Jamestown ....	3,000 00	3,000 00	3,000 00
Town of Bus'i school bonds ....	1,400 00	1,400 00	1,400 00
Lakewood Land and Hotel Co. bond .....	1,000 00	1,000 00	1,000 00
	<u>\$164,900 00</u>	<u>\$181,630 00</u>	<u>\$178,400 00</u>

178,400 00

Amount loaned on collaterals.....

264,211 76

Amount loaned on personal securities, including bills purchased

494,045 72

Overdrafts .....

1,416 36

Due from banks.....

255,869 44

Real estate .....

68,291 17

Cash on deposit in banks or other moneyed institutions .....

14,569 21

Cash on hand.....

61,879 57

Amount of assets not included under any of the above heads, viz.:

Hodgkins & Caldwell judgment.....	\$1,200 00
Contract.....	10,400 00
Mortgages.....	2,100 00
Receiver's certificates First National Bank, Springville...	469 81
County Treasurer, account tax sale ...	6 07
Paid life insurance, A. E. Allen..	1,122 28
City of Bradford, Pa., paving bond .....	862 54
Cash items.....	6,841 51
	<u>22,502 21</u>
	<u>\$1,538,539 60</u>

LIABILITIES.

Capital stock paid in, in cash.....

\$300,000 00

Undivided profits.....

39,061 41

Deposits in trust.....

15,912 16

General deposits....

1,178,566 03

\$1,538,539 60

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year. ....

\$73,316 23

Amount of interest paid to and credited depositors during the same period. ....

30,177 45

Amount of expenses of the institution during the same period

16,689 62



Amount of dividends on capital stock declared during the year, payable January and July.....	\$18,000 00
Taxes paid during the year.....	2,979 68
Amount of deposits made by order of the court.....	15,912 16
Number of deposits on which interest is allowed at this date..	248
Total amount of such deposits.....	\$94,783 73
Rate of interest on same, 8 and 4 per cent.	
Amount of bonds and mortgages purchased during the year...	\$115,004 50

8. COLONIAL TRUST COMPANY, NEW YORK CITY.

[220 Broadway; chartered 1873 as the New York Real Estate Guaranty Company.]

JOHN E. BORNE, President.

A. S. GROSSMAN, Treasurer.

DIRECTORS.

HENRY O. HAVEMEYER,	PERCIVAL KUHNE,	VERNON H. BROWN,
ROSWELL P. FLOWER,	CORD MEYER,	THEO. W. MYERS,
WM. T. WARDWELL,	CHAS. C. DICKINSON,	JOHN S. DICKERSON,
GARDINER G. HUBBARD,	FRANK CURTISS,	GEO. WARREN SMITH,
LOWELL M. PALMER,	L. C. DESSAR,	RICHARD DELAFIELD,
JOHN E. BORNE,	HENRY N. WHITNEY,	GEO. W. QUINTARD,
	W. SEWARD WEBB.	

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$192,500 00
Stock and bond investments, viz.:	

<i>Stocks and Bonds.</i>	Par value.	Estimated market value.	Book value.
United States. ....	\$630,000 00	\$809,550 00	\$804,831 25
New York city .....	300,000 00	316,000 00	315,308 90
Brooklyn city.....	200,000 00	214,662 50	210,004 50
Chicago and East Ill. General..	50,000 00	50,877 50	50,000 00
Atchison, Topeka and Santa Fe adjustment .....	50,000 00	29,125 00	27,221 25
Atchison, Topeka and Santa Fe general mortgage ....	100,000 00	89,500 00	87,843 75
Chicago, Mil. and St. Paul.....	25,000 00	29,500 00	28,781 25
Colonial Safe Deposit Co. ....	99,300 00	99,300 00	99,300 00
	<u>\$1,454,300 00</u>	<u>\$1,638,512 50</u>	<u>\$1,622,790 90</u>

Amount loaned on collaterals .....	1,622,790 90
Amount loaned on personal securities, including bills purchased.	2,484,709 38
Cash on deposit in banks or other moneyed institutions.....	25,000 00
Cash on hand.....	855,605 68
Amount of assets not included under any of the above heads, viz :	9,051 94

Difference in book and market value of stocks and bonds.	\$15,721 60
Accrued interest .....	28,300 90
Furniture and fixtures.....	11,937 23
Due from Colonial Safe Deposit Co., rent.....	1,000 00
Equipment account. ....	31,390 31

86,250 04

\$4,775,907 94

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund .....	500,000 00
Undivided profits.....	17,408 87
Deposits in trust. ....	4,688 83
General deposits.....	8,268,810 24
	<u>\$4,775,907 94</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$27,818 15
Amount of interest paid to and credited depositors during the same period.....	10,868 69
Amount of expenses of the institution during the same period	41,944 81
Taxes paid during the year .....	2,121 00
Amount of deposits made by order of court.....	1,500 88
Number of deposits on which interest is allowed at this date..	272
Total amount of such deposits....	\$3,122,875 75
Rate of interest on same, 1½ to 3 per cent.	

9. COLUMBUS TRUST COMPANY, NEWBURGH.

[82 Broadway; chartered 1893.]

JOSEPH VAN CLEFT, President.

H. A. BARTLETT, Treasurer.

DIRECTORS.

A. E. ADAMS,	ISAAC COCHRAN,	DAVID A. MORRISON,
C. H. C. BEAKES,	WM. M. PATTON,	SAMUEL McCLUNG,
JOHN H. FLANAGAN,	WM. COLEMAN,	A. H. F. SEEGER,
JOSEPH VAN CLEFT,	H. B. BECKMAN,	RICHARD GARRISON,
N. H. DuBOIS,	STEPHEN SMITH,	WALTER DUMVILLE,
WALTER C. ANTHONY,	GEORGE H. MORRISON,	CLARENCE ORSMBEE.
	SAMUEL W. EAGER, Jr.,	

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$185,521 69
Stock and bond investments, viz.:				
<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
City of Niagara Falls .....	\$20,000 00	\$21,200 00	\$21,100 00	
Long Island City.....	5,000 00	5,500 00	5,181 25	
	<u>\$25,000 00</u>	<u>\$26,700 00</u>	<u>\$23,231 25</u>	
				26,281 25
Amount loaned on collaterals....				42,875 00
Amount loaned on personal securities, including bills purchased				819,198 90
Due from banks.....				8,546 02
Cash on deposit in banks or other moneyed institutions.....				81,641 90
Cash on hand.....				17,291 07
Amount of assets not included under any of the above heads, viz.:				
Accrued interest.....			\$2,798 95	
Commissions due not collected.....			160 00	
Furniture and fixtures.....			1,500 00	
			<u>4,458 95</u>	
				<u>\$580,764 78</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Surplus fund.....	20,000 00
Undivided profits.....	18,520 81
Deposits in trust.....	6,488 29
General deposits.....	487,582 60
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$2,688 07
Rent accrued .....	100 00
Due to bank.....	885 51
	<u>8,173 58</u>
	<u>\$580,764 78</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year .. .. .	\$24,841 49
Amount of interest paid to and credited depositors during the same period.....	7,760 42
Amount of expenses of the institution during the same period	4,687 27
Amount of dividends on capital stock declared during the year, payable January 2, 1897, July 1, 1897 .. .. .	6,000 00
Taxes paid during the year .. . . .	2,054 20
Amount of deposits made by order of court.....	8,000 00
Number of deposits on which interest is allowed at this date...	611
Total amount of such deposits....	\$302,757 87
Rate of interest on same, 2, 2½ and 4 per cent.	
Amount of bonds and mortgages purchased during the year...	\$50,066 08

10. CONTINENTAL TRUST COMPANY OF THE CITY OF NEW YORK.

[30 Broad street; chartered 1890.]

OTTO T. BARNARD, President, GORDON MacDONALD. Secretary.

DIRECTORS.

WILLIAM JAY, ROBERT W. DeFOREST, ROBERT S. HOLT, W. SEWARD WEBB, WM. ALEXANDER SMITH, WALTER JENNINGS, A. LANFEAR NORRIE,	OTTO T. BARNARD, GORDON MacDONALD, OLIVER HARRIMAN, Jr., WILLIAM F. COCHRAN, ALFRED M. HOYT, FRANK H. PLATT,	GIRAUD FOSTER, GORDON NORRIE, ROBERT OLYPHANT, WILLIAM A. HAZARD, TRENOR L. PARK, RUDOLPH E. F. FLINSCH, OSWALD SANDERSON.
---	---	--

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$75,000 00
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
New York city.....	\$957,000 00
Am. Union Life Ins. stock.....	2,500 00
Citizens' Rapid Transit Co. of Nashville, Tenn.....	210,000 00
Chic. Terminal Trans. Ry. Co..	40,000 00
Lansing City Elec. Ry. 1st mort	100,000 00
Lynn and Boston R. R. Co. coupon notes.....	170,000 00
Mobile and Ohio R. R. Co. (Montgomery div.) .....	50,000 00
Northern Ohio Ry. Co. pfd. stk.	10,800 00
Philadelphia and Reading Coal and Iron .. . . .	11,000 00
San Antonio & Aransas Pass 1st	50 000 00
Toledo, St. Louis and Kansas City Ry. ctf's .....	55,000 00
Union Pacific (Denver and Gulf) syndicate.....	25,000 00
	\$1,686,800 00
	\$1,535,381 50
	\$1,535,381 50
Amount loaned on collaterals .. . . .	1,535,381 50
Amount loaned on personal securities, including bills purchased	4,127,872 48
Overdrafts.....	212,610 08
Due from banks.....	531 23
Real estate .....	22,000 00
	122,500 00

DELAWARE LOAN AND TRUST COMPANY.

397

Cash on deposit in banks or other moneyed institutions.....	\$784,687 75
Cash on hand.....	8,888 72
Amount of assets not included under any of the above heads, viz.:	
Accrued interest.....	\$15,164 90
Interest due. ....	16,188 57
Reorganization advances.....	84 89
Suspense account.....	80 00
	<u>31,462 86</u>
	<u>\$6,926,884 66</u>

LIABILITIES.

Capital stock paid in, in cash. ....	\$500,000 00
Surplus fund .....	250,000 00
Undivided profits.....	112,102 74
Deposits in trust.....	500,918 81
General deposits.....	5,550,880 97
Other liabilities not included under any of the above heads.viz.:	
Interest accrued on deposits.....	\$9,894 27
Taxes accrued .....	750 00
Rebate bills purchased .....	2,887 87
	<u>12,982 14</u>
	<u>\$6,926,884 66</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$202,457 45
Amount of interest paid to and credited depositors during the same period .....	121,190 55
Amount of expenses of the institution during the same period	58,164 75
Amount of dividends on capital stock declared during the year payable January 10, April 10, July 10, October 10, 1897.....	80,000 00
Taxes paid during the year...	868 14
Amount of deposits made by order of court.....	84,690 49
Number of deposits on which interest is allowed at this date ..	477
Total amount of such deposits.....	\$5,474,807 48
Rate of interest on same, 1, 1½, 2, 2½ and 3 per cent.	
Amount of bonds and mortgages purchased during the year...	<u>\$28,000 00</u>

11. DELAWARE LOAN AND TRUST COMPANY, WALTON.

[Chartered 1894.]

CHARLES B. BASSETT, President.

WILLIAM G. MOORE, Cashier.

DIRECTORS.

GEORGE W. FITCH,  
CHARLES HERRING,  
CALVIN DuBOIS,  
JOHN J. MAYBEE,

J. H. EELLS,  
JOHN H. TOWNSEND,  
JAMES R. HONEYWELL,  
H. A. COMBS,  
G. H. NELLIS.

JOHN B. HAWLEY,  
CHARLES B. BASSETT,  
MARY NORTH,  
SARAH NORTH.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$34,881 91
Stock and bond investments, viz :				
		Estimated		
<i>Stocks and bonds.</i>	Par value.	market value.	Book value.	
United States .....	\$20,000 00	\$22,500 00	\$22,000 00	
	<u>                    </u>	<u>                    </u>	<u>                    </u>	22,000 00

Amount loaned on collaterals .....	\$18,357 24
Amount loaned on personal securities, including bills purchased .....	217,069 54
Overdrafts .....	389 63
Due from banks .....	174 47
Real estate .....	20,852 88
Cash on deposit in banks or other moneyed institutions .....	7,258 77
Cash on hand .....	7,634 23
Amount of assets not included under any of the above heads, viz.:	

Difference in book and market value of stocks and bonds.	\$500 00	
Accrued interest .....	8,448 47	
Interest due and not collected .....	2,778 84	
Furniture and fixtures .....	2,000 00	
Cash items .....	1,530 61	
		10,252 92
		<u>\$387,816 04</u>

## LIABILITIES.

Capital stock paid in, in cash .....		\$100,000 00
Surplus fund .....		10,000 00
Undivided profits .....		5,918 90
General deposits. ....		260,488 04
Other liabilities not included under any of the above heads, viz.:		
Interest accrued on deposits.....	\$3,409 10	
Bills payable .....	8,000 00	
	<hr/>	11,409 10
		<hr/>
		\$387,816 04
		<hr/>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year .....	\$19,031 67
Amount of interest paid to and credited depositors during the same period .....	6,503 70
Amount of expenses of the institution during the same period .....	5,922 28
Amount of dividends on capital stock declared during the year, payable August 1, 1897 .....	8,000 00
Taxes paid during the year .....	1,587 21
Number of deposits on which interest is allowed at this date ..	1,105
Total amount of such deposits .....	\$180,800 08
Rate of interest on same, 8 and 4 per cent.	
Amount of bonds and mortgages purchased during the year...	\$8,116 47

1897

12. FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.

[16 to 22 William street; chartered 1822 as Farmers' Fire Insurance and Trust Company.]

R. G. ROLSTON, President. SAMUEL SLOAN, Jr., Secretary.

DIRECTORS.

SAMUEL SLOAN, HENRY HENTZ, HENRY A. C. TAYLOR, CLEVELAND H. DODGE, C. H. THOMPSON, JAMES STILLMAN, ROBERT C. ROYD, WILLIAM ROWLAND, E. R. BACON, FRANKLIN D. LOCKE, R. G. ROLSTON, WM. WALDORF ASTOR, D. O. MILLS, H. VAN RENS'R KENNEDY, JAMES ROOSEVELT, ROBERT F. BALLANTINE, M. TAYLOR PYNE, EDWARD R. BELL, CHARLES A. PEARODY, Jr., GEORGE F. BAKER, E. R. HOLDEN, D. H. KING, Jr., HUGH D. AUCHINCLOSS, S. S. PALMER, JOHN P. TOWNSEND.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$910,000 00

Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States .....	\$3,303,400 00	\$3,772,926 00	\$3,303,400 00
District of Columbia.....	300,000 00	339,000 00	300,000 00
New York city .....	1,683,000 00	1,683,000 00	1,683,000 00
Chic., Mil. and St. Paul general.	250,000 00	265,000 00	225,000 00
Pitts., C., C. and St. L. R. R....	200,000 00	223,000 00	200,000 00
Second Ave. R. R. 1st mtg ....	100,000 00	108,000 00	100,000 00
People's Gas Lt & C. Co., Chic.	200,000 00	200,000 00	200,000 00
Consolidated Gas Co. deb .....	570,000 00	621,300 00	570,000 00
Consolidated Gas Co. stock ....	60,000 00	106,800 00	60,000 00
	<u>\$6,666,400 00</u>	<u>\$7,319,026 00</u>	<u>\$6,641,400 00</u>

6,641,400 00

Amount loaned on collaterals..... 22,870,366 89

Amount loaned on personal securities, including bills purchased 3,000,000 00

Real estate ..... 1,000,000 00

Cash on deposit in banks or other moneyed institutions..... 4,816,086 86

Cash on hand ..... 865 06

Amount of assets not included under any of the above heads, viz.:

Difference in book and market value of stocks and bonds.	\$677,626 00
Due from agencies and trusts.....	19,460 00
Interest due and not collected.....	168,044 61
Furniture and fixtures .....	20,000 00
Rents accrued ..	8,233 34
Miscellaneous securities .....	202,202 73

1,095,566 68

\$39,834,284 99

LIABILITIES.

Capital stock paid in, in cash..... \$1,000,000 00

Surplus fund..... 4,731,182 18

Deposits in trust ..... 33,445,808 20

Other liabilities not included under any of the above heads, viz.:

Interest accrued on deposits .....	\$149,600 41
Taxes accrued .....	5,000 00
Dividends unclaimed .....	2,749 25

157,349 66

\$39,834,284 99

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$1,466,555 86
Amount of interest paid to and credited depositors during the same period.. . . .	637,101 81
Amount of expenses of the institution during the same period	179,807 41
Amount of dividends on capital stock declared during the year, payable August 1, November 1, February 1 and May 1.....	800,000 00
Taxes paid during the year .....	12,474 00
Amount of deposits made by order of court.....	13,176 65
Number of deposits on which interest is allowed at this date...	2,811
Total amount of such deposits.....	\$29,875,018 90
Rate of interest on same, 1 and 4½ per cent.	

13. FIDELITY TRUST AND GUARANTY COMPANY, BUFFALO.

[Corner Main and Niagara streets ; chartered 1893.]

GEORGE V. FORMAN, President. T. S. McFARLAND, Secretary and Treasurer.

DIRECTORS.

J. J. ALBRIGHT, TRUEMAN G. AVERY, CHARLES A. SWEET, FRANKLIN D. LOCKE, EDMUND HAYES, HENRY D. KIRKOVER, JEWETT M. RICHMOND,	GEORGE V. FORMAN, T. S. McFARLAND, ROBT L. FRYER, HENRY M. WATSON, GEORGE L. LEWIS, JACOB DOLD, GEORGE B. MATHEWS.	GEORGE L. WILLIAMS, A. W. MORGAN, R. K. ROOT, PASCAL P. PRATT, W. H. WALKER, GEORGE C. GREENE, ALEX. M. CURTISS.
---	--	--

FINANCIAL.

RESOURCES.

Bonds and mortgages .....	\$1,489,547 06
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States.....	\$703,000 00	\$856,735 00	\$794,922 50
City of Rochester... ..	85,500 00	86,571 95	86,571 95
City of Niagara Falls.....	7,000 00	7,000 00	7,000 00
City of Olean....	6,000 00	6,000 00	6,000 00
Town of Lancaster.....	12,000 00	12,000 00	12,000 00
Town of Eden. ....	2,100 00	2,100 00	2,100 00
Buffalo Railw'y Co. consolidat'd	43,000 00	47,410 00	46,490 00
Buffalo Railw'y Co. debentures	100,000 00	108,000 00	104,510 00
Buffalo Crosstown St. Ry. Co..	25,000 00	27,000 00	27,000 00
Buffalo, Bellevue and Lancaster Railway Co. . . . .	50,000 00	52,000 00	51,000 00
Cincinnati, O., city bonds con..	250,000 00	262,500 00	262,187 50
Lake Shore and Mich. So. Ry. Co	200,000 00	209,000 00	205,000 00
Wabash Railroad Co. . . . .	58,000 00	58,204 10	58,204 10
N. Y., Lack. & Western Ry. Co.	82,000 00	82,940 00	82,940 00
West Shore Railroad Co .....	55,000 00	61,518 75	61,518 75
N. Y. C. & H. R. R. R. C ..	50,000 00	51,937 50	51,937 50
Chic., B. & Northern R. R. Co.	10,000 00	11,000 00	10,712 50
Canada Southern Ry. Co....	29,000 00	32,117 50	32,386 25
Chesapeake & Ohio Ry. Co.....	4,000 00	4,520 00	4,505 00
N. Y., Chicago and St. Louis R. R. Co. . . . .	25,000 00	26,562 50	26,495 00
City of Buffalo warrants .....	2,287 28	2,287 28	2,287 28
Kansas City, Mo., special tax...	94,696 36	94,696 36	94,696 36
City of Westport, Mo., spe. tax .	55,710 05	55,710 05	55,710 05
	\$1,847,293 69	\$2,057,810 99	\$1,986,174 74

Amount loaned on collaterals.....	1,986,174 74
Due from banks.....	1,498,453 94
	8,715 90
Cash on deposit in banks or other moneyed institutions.....	1,307,566 08
Cash on hand.....	90,000 18

Amount of assets not included under any of the above heads,  
viz.:

Accrued interest .....	\$52,837 21	
Interest due and not collected.....	9,470 78	
		<u>\$62,307 99</u>
		<u><u>\$6,427,774 96</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus fund.....	173,991 64
Deposits in trust.....	261,851 52
General deposits.....	5,484,851 66
Other liabilities not included under any of the above heads, viz.: Interest accrued on deposits.....	7,580 14
	<u><u>\$6,427,774 96</u></u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$260,222 54
Amount of interest paid to and credited depositors during the same period .....	175,599 88
Amount of expenses of the institution during the same period	46,498 07
Taxes paid during the year.....	915 00
Amount of deposits made by order of court.....	76,522 86
Number of deposits on which interest is allowed at this date..	6,864
Total amount of such deposits.....	\$5,005,376 52
Rate of interest on same, 2½ to 4 per cent.	
Amount of bonds and mortgages purchased during the year.	<u><u>\$321,902 50</u></u>

14. THE FIDELITY TRUST COMPANY OF ROCHESTER.

[Chartered 1898.]

LEWIS P. ROSS, President.

J. C. POWERS, Secretary.

DIRECTORS.

RUFUS K. DRYER,	JOSEPH MICHAELS.	L. P. ROSS,
L. L. WILLIAMS,	JOHN C. WOODBURY,	JOHN CRAIG POWERS,
ABRAM J. KATZ,	FREDERICK C. LOEBS,	DAVID HAYS,
JAMES E. BOOTH,	EDWARD BAUSCH,	ARTHUR T. HAGEN,
WALTER W. POWERS,	J. LEE JUDSON,	WALTER B. DUFFY,
J. B. PERKINS,	A. B. HONE,	W. J. ASHLEY,
J. J. L. FRIEDRICH,	W. R. SEWARD,	LEWIS J. ERNST.

Capital stock paid in, in cash, \$200,000.

Began business Feb. 22, 1898, and is not required to report until July 1, 1898.

15. FIFTH AVENUE TRUST COMPANY, NEW YORK CITY.

[Chartered 1898.]

LEVI P. MORTON, President.

HERBERT H. SWASEY, Secretary.

DIRECTORS.

S. D. BABCOCK,	MARCELLUS HARTLEY,	D. H. KING, Jr.,
AUGUST BELMONT,	G. G. HAVEN,	DANIEL LORD,
E. J. BERWIND,	JOS. C. HENDRIX,	LEVI P. MORTON,
CHAUNCEY M. DEPEW,	J. H. HYDE,	W. D. SLOANE,
C. D. DICKEY,	A. ISELIN, Jr.,	FRANK TILFORD,
ELBRIDGE T. GERRY,	A. D. JUILLIARD,	WM. C. WHITNEY.

Capital stock paid in, in cash, \$500,000.

Began business Feb. 7, 1898, and is not required to report until July 1, 1898.



## 16. FRANKLIN TRUST COMPANY, BROOKLYN.

[164 and 166 Montague street; chartered 1888.]

GEORGE H. SOUTHARD, President.

JAMES R. COWING, Secretary.

## DIRECTORS.

A. A. LOW,  
EDWIN PACKARD,  
JOHN WINSLOW,  
DARWIN R. JAMES,  
ROBERT R. WOODWARD,  
JOSEPH E. BROWN,

WM. H. WALLACE,  
FRANKLIN E. TAYLOR,  
D. H. HOUTHALING,  
ALBRO J. NEWTON,  
CROWELL HADDEN,  
GEORGE M. ULCOTT,

GEORGE H. SOUTHARD,  
THOMAS E. STILLMAN,  
H. E. PIERREPONT,  
MARTIN JUOST,  
GEORGE M. COIT,  
STEWART L. WOODFORD

FINANCIAL.  
RESOURCES.

Bonds and mortgages ..... \$642,100  
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
U. S. gov. Dist. of Columbia...	\$400,000 00	\$460,000 00	\$456,000 00
City of Brooklyn .....	205,000 00	205,000 00	202,950 00
N. Pac. Ter. Co. 1st mort. ....	44,000 00	48,200 00	46,425 68
Spokane Cable Ry. Co. g. 1st mt.	10,000 00	8,500 00	8,500 00
New Riv. Bridge Co. g. 1st mt.	25,000 00	25,000 00	25,000 00
Fulton Elev. Ry. Co. guar. 1st mortgage ..	25,000 00	10,000 00	12,500 00
Washington Water-Power Co. 1st mortgage .....	25,000 00	25,000 00	25,000 00
N. Pac. Ry. Co. gen. lien and land grant .....	22,500 00	17,925 00	27,840 68
N. Pac. Ry. Co. pfd. stock .....	12,500 00	7,487 50	
Leh. V. Ter. Ry. Co. 1st mort.	100,000 00	109,000 00	107,500 00
Chl., R. I. & Pac. Ry. Co. ex. and col. trust .....	25,000 00	26,250 00	25,000 25
Long Island R. R. Co. Ferry...	50,000 00	45,500 00	49,500 00
Portland Gas Co. 1st mort. ....	12,000 00	10,800 00	12,000 00
Spokane St. Ry. Co. 1st mort. ....	22,000 00	19,550 00	19,550 00
Union Pac. Ry. Co. col. te. notes.	20,625 00	21,342 75	20,625 00
Col. Rock Val. & Tol. Ry. Co.	25,000 00	18,500 00	22,342 75
Duluth Iron and Steel Co. ....	40,000 00	40,000 00	40,000 00
Lehigh & N. Y. R. R. Co. guar.	88,000 00	78,200 00	79,225 00
B'klyn Union Gas 1st con. mort.	82,000 00	92,120 00	82,150 00
Balt. & Ohio R. R. Co. rec. etfs	20,000 00	20,400 00	20,000 00
Hecker Jones Jewell Milling Co. 1st mortgage .....	143,000 00	128,710 00	149,487 50
Central Pacific R. R. Co. ....	50,000 00	50,000 00	50,000 00
Erie R. R. Co. prior lien .....	25,000 00	22,750 00	25,429 58
Norfolk & West. Ry. Co. 1st con. mortgage .....	17,500 00	13,925 00	12,250 00
Atlantic Avenue R. R. Co. ....	25,000 00	26,000 00	25,000 00
Nassau Electric R. R. Co. ....	25,000 00	24,500 00	22,725 14
Reading Co. & Phil. & Reading C. & Iron Co. ....	50,000 00	42,000 00	42,205 26
Flint & Pere Marquette R. R. Co.	25,000 00	22,220 00	27,725 25
Met. & West Side El. Ry. Co. ....	25,000 00	1,750 00	1,250 00
Chicago, R. I. & Pacific Ry. Co.	40,000 00	26,000 00	24,600 00
Pullman Palace Car Co. stock ..	40,000 00	68,800 00	68,140 28
Franklin Safe Deposit Co. ....	57,000 00	57,000 00	57,022 50
Lake Shore & Mich. So. R. R. Co.	50,000 00	66,250 00	66,262 50
Chic. & West Side Constr'n Co.	18,000 00	2,700 00	2,600 00
Brooklyn City R. R. Co. ....	80,500 00	59,827 62	47,962 20
H. B. Claffin Company .....	10,000 00	9,700 00	12,000 00
Hecker Jones Jewell Milling Co.	42,200 00	26,225 00	41,948 87
Henry R. Worthington .....	25,000 00	19,280 00	
Henry R. Worthington pfd .....	22,000 00	5,500 00	22,000 00
Brooklyn Wharf & Warehouse Co. preferred .....	100,000 00	95,000 00	95,000 00
Kings County Traction Co. ....	20,000 00	9,400 00	9,000 00
N. Y. N. H. & Hart R. R. Co.	40,000 00	72,600 00	73,525 87
Delaware, Lack. & Western R. R. Co. ....	50,000 00	72,000 00	80,212 50
Delaware & Hudson Canal Co.	20,000 00	22,200 00	21,325 00
Consolidated Gas Co., N. Y. ....	40,000 00	71,200 00	72,000 00
Washington Water Power Co. ....	15,000 00	2,750 00	5,000 00
Chicago, R. I. & Pacific Ry. Co. debenture .....	2,000 00	2,116 00	2,102 80
	<u>\$2,205,925 00</u>	<u>\$2,461,440 25</u>	<u>\$2,452,222 02</u>

\$2,452,222

Amount loaned on collaterals.....	\$2,470,862 92
Amount loaned on personal securities, including bills purchased	887,990 47
Overdrafts .....	30 81
Real estate .....	488,585 60
Cash on deposit in banks or other moneyed institutions.....	860,270 10
Cash on hand.....	69,489 28
Amount of assets not included under any of the above heads, viz.: Accrued interest.....	48,718 56
	<hr/>
	\$7,926,885 20
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund .....	979,568 70
Deposits in trust.....	148,984 77
General deposits.....	5,759,107 52
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$80,895 28
Certified checks outstanding.....	18,278 99
	<hr/>
	48,674 21
	<hr/>
	\$7,926,885 20
	<hr/>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$341,949 89
Amount of interest paid to and credited depositors during the same period.....	117,925 54
Amount of expenses of the institution during the same period	61,625 81
Amount of dividends on capital stock declared during the year, payable January 2, April 1, July 1, October 1.....	80,000 00
Taxes paid during the year.....	10,268 22
Amount of deposits made by order of court.....	1,621 00
Number of deposits on which interest is allowed at this date..	8,108
Total amount of such deposits.....	\$5,826,467 41
Rate of interest on same, 1 to 4 per cent.	
Amount of bonds and mortgages purchased during the year..	\$126,500 00
	<hr/>

17. GLENS FALLS TRUST COMPANY, GLENS FALLS.

ADDISON B. COLVIN, President.

JAMES H. HOLDEN, Secretary and Treasurer.

[174 Glen street ; chartered 1897.]

DIRECTORS.

ISAAC C. BLANDY,  
CHARLES H. CARSON,  
ADDISON B. COLVIN,  
JOHN B. CONWAY,  
ALFRED E. DeFOREST,  
DANIEL P. DeLONG,  
JOHN H. DERBY,  
WILLIAM B. DILLON,

JOHN A. DIX,  
CHARLES F. EVEREST,  
DANIEL J. FINCH,  
WILLIAM M. HASKELL,  
JAMES A. HOLDEN,  
LANSING M. HOWLAND,  
JAMES A. EMERSON,  
JOSEPH A. KELLOGG,

GEORGE M. MEAD,  
GEORGE H. PARKS,  
EPHRAIM B. POTTER,  
JOSEPH A. POWERS,  
JOSEPH E. SAWYER,  
WM. J. TOWNSEND,  
EGBERT W. WEST,  
J. HYLER WHITE.

Capital stock paid in, in cash, \$100,000; surplus, \$50,000.

Began business January 8, 1898, and is not required to report until July 1, 1898.

1897

18. GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[28 Nassau street; chartered 1864.]

WALTER G. OAKMAN, President. HENRY A. MURRAY, Treasurer.

DIRECTORS.

SAMUEL D. BABCOCK, ADRIAN ISELIN, Jr., GEORGE F. BAKER, AUGUSTUS D. JUILLIARD, GEORGE S. BOWDOIN, JAMES N. JARVIE, FREDERIC CROMWELL, RICHARD A. McCURDY, WALTER R. GILLETTE, ALEXANDER F. ORR, ROBERT GOELET, WALTER G. OAKMAN, G. G. HAVEN, HENRY H. ROGERS, OLIVER HARRIMAN, CHARLES R. HENDERSON, R. SOMERS HAYES, H. McK. TWOMBLY, AUGUST BELMONT, FRED'K W. VANDERBILT. HARRY P. WHITNEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$36,638 70 Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
U. S. government .....	\$1,850,000 00	\$1,689,000 00	\$1,689,000 00
State of New York.....	830,000 00	832,580 00	832,580 00
City of Brooklyn.....	280,000 00	262,750 00	262,750 00
City of New York. ....	1,172,939 50	1,179,054 20	1,179,054 20
Central of Ga. Ry. Co.con. ...	1,048,000 00	948,440 00	948,440 00
Staten Island Electric R. R. Co.	400,000 00	365,833 34	365 833 34
St. Paul & Duluth R. R. Co ...	50,000 00	40,500 00	40,500 00
Met. West Side El. R. R. Co., Chicago.....	856,255 80	178,127 90	178,127 90
Galveston City R. R. Co. cons.	956,000 00	812,600 00	812,600 00
West Side Con. Co. with 877.28 shs. Met. W. S. El. R. R. Co.	16,000 00	960 00	960 00
West Side Con. Co. with 3,537 shs. Met. W. S. El. R. R. Co.	150,000 00	45,000 00	45,000 00
Brk'ln Wharf & Warehouse Co. preferred stock .....	450,000 00	292,500 00	292 500 00
Cres. City R. R. Co. 1st mtg...	75,000 00	57,987 50	57,987 50
The Johnston Co. 1st mtge ...	165,000 00	151,800 00	151,800 00
Toledo Traction Co. 1st mtg...	718,000 00	682,100 00	682,100 00
Jeff. & Clearf'd Coal & Iron Co.	87,000 00	33,300 00	33,300 00
Jeff. & Clearfield Coal & Iron Co. preferred stock.....	50,000 00	22,500 00	22,500 00
Elmira Mun. Imp. Co. 1st con. mortgage .....	192,000 00	96,000 00	96,000 00
Reading Co. and the Philadel-phia & R. Coal and Iron Co. .	64,000 00	54,620 00	54,620 00
Col., H. Valley & Toledo Ry Co. general lien. ....	208,000 00	104,000 00	104,000 00
West Chicago St. Railway Co..	84,000 00	80,500 00	80,500 00
Mobile & O. R. R. Co. 1st mtg.	100,000 00	87,083 33	87,083 33
Ill. Cent. R. R. Co (St. Louis div. and terminal) ....	10,000 00	9,275 00	9,275 00
Pitt. & W. Railw'y Co. rec. ctfs	130,000 00	131,950 00	131,950 00
Collateral trust coupon notes, executor will Asa Packer.....	70,000 00	70,583 33	70,583 33
Atch., Top. & Santa Fe Ry. Co.	263,000 00	235,713 75	235,713 75
Penn. Cent. Brew. Co. sec.....	60,000 00	45,541 67	45,541 67
Amer. Malt. Co. pfd. stock ...	512,000 00	384,000 00	384,000 00
Amer. Malt. Co. com. stock...	456,000 00	109,440 00	109,440 00
	\$9,703,195 80	\$8,503,140 02	\$8,503,140 02

Amount loaned on collaterals..... 8,503,140 02 Amount loaned on personal securities, including bills purchased 4,733,453 00 Overdrafts..... 90,000 00 Real estate ..... 81 157,787 23 Cash on deposit in banks or other moneyed institutions ..... 3,977,685 78 Cash on hand..... 62,659 24

**Amount of assets not included under any of the above heads,  
viz.:**

Interest due and not collected .....	\$59,666 29	
London branch .....	1,184,454 97	
Accounts receivable .....	45,221 81	
		<b>\$1,289,348 07</b>
		<b>\$18,840,108 54</b>

**LIABILITIES.**

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus fund .....	2,500,000 00
Undivided profits.....	320,402 65
Deposits in trust.....	284,548 79
General deposits.....	13,490,895 60
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits .....	\$30,172 90
Taxes accrued .....	13,500 01
Certified checks outstanding.....	251,068 60
	<b>294,761 50</b>
	<b>\$18,840,108 54</b>

**SUPPLEMENTARY.**

Total amount of interest, commissions and profits of every kind received during the year.....	<b>\$1,080,587 14</b>
Amount of interest paid to and credited depositors during the same period .....	329,105 88
Amount of expenses of the institution during the same period .....	160,268 78
Amount of dividends on capital stock declared during the year, payable July 1, 1897, January 8, 1898.....	220,000 00
Taxes paid during the year.....	19,088 89
Number of deposits on which interest is allowed at this date...	509
Total amount of such deposits.....	<b>\$11,985,927 02</b>
Rate of interest on same, 1 to 4 per cent.	

**19. HAMILTON TRUST COMPANY, BROOKLYN.**

[191 Montague street; chartered 1891.]

SILAS B. DUTCHER, President.

JOSEPH B. WHITE, Secretary.

**DIRECTORS.**

WILLIAM H. LYON,  
WILLIAM BERRI,  
WILLIAM H. H. CHILDS,  
HENRY E. HUTCHINSON,  
JOHN DITMAS, Jr.,  
WM. V. R. SMITH,  
WILLIAM C. WALLACE,  
SILAS B. DUTCHER,

CHARLES W. BETTS,  
TIMOTHY L. WOODRUFF,  
CALVIN PATTERSON,  
ALFRED J. POUCH,  
JOHN C. MCGUIRE,  
EUGENE F. O'CONNOR,  
JAMES O. CARPENTER,

CHARLES COOPER,  
HENRY N. WHITNEY,  
HARLAN P. HALSEY,  
WILLIAM HESTER,  
MILLARD F. SMITH,  
LEONARD MOODY,  
JOSEPH B. WHITE,  
JOHN R. HEGEMAN.

**FINANCIAL.****RESOURCES.**

Bonds and mortgages .....			<b>\$686,633 05</b>
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S. coupon, 1904 and 1925.....	\$200,000 00	\$242,000 00	\$232,500 00
Brooklyn city.....	640,000 00	695,250 00	678,601 50

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Cortlandville, N. Y.....	\$38,000 00	\$38,000 00	\$38,000 00	
Kings County Elevated.....	25,000 00	18,750 00	12,853 75	
Crescent Athletic Club. ....	36,000 00	36,000 00	36,000 00	
Chicago Terminal Transfer. ...	10,000 00	4,600 00	4,512 50	
Atlantic Ave. R. R. general....	100,000 00	104,000 00	102,932 94	
Wabash, 2d. . . . .	10,000 00	8,000 00	8,375 00	
Chesapeake & Ohio general....	20,000 00	16,400 00	16,748 75	
Brooklyn Elevated, 2d.....	20,000 00	8,600 00	8,458 75	
Col. and Hocking Valley.. ...	10,000 00	5,200 00	5,212 50	
Seaside and Brooklyn Bridge...	15,000 00	10,500 00	10,091 27	
Newburgh Elevated R. R. 1st..	13,000 00	11,700 00	12,350 00	
Walden and Orange L. R. R. ....	32,000 00	28,800 00	28,000 00	
Coney Island and B'klyn R. R..	18,000 00	18,180 00	18,000 00	
Lehigh and New York.....	50,000 00	45,000 00	46,125 00	
Col. & Hock. Coal and Iron.....	10,000 00	600 00	1,200 00	
Con. Gas, New York .....	50,000 00	88,500 00	78,312 50	
Brooklyn City R. R. ....	12,920 00	25,452 40	21,705 00	
Brooklyn Union Gas.....	50,000 00	59,000 00	56,562 50	
	<u>\$1,359,920 00</u>	<u>\$1,459,532 40</u>	<u>\$1,416,542 56</u>	\$1,416,542 56
Amount loaned on collaterals .. . . . .				2,785,859 73
Amount loaned on personal securities, including bills purchased				42,375 00
Real estate .....				15,082 08
Cash on deposit in banks or other moneyed institutions .....				1,406,622 48
Cash on hand.....				33,984 73
Amount of assets not included under any of the above heads, viz.:				
Accrued interest.....			\$46,050 01	
Appreciation of stocks.....			42,989 84	
				<u>89,039 85</u>
				<u>\$6,426,089 47</u>

## LIABILITIES.

Capital stock paid in, in cash .....	\$500,000 00
Surplus fund.....	500,000 00
Undivided profits.....	67,827 84
Deposits in trust.....	205,456 83
General deposits.....	5,094,984 71
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$43,281 22
Certified checks outstanding.....	15,088 87
	<u>58,370 09</u>
	<u>\$6,426,089 47</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$200,970 56
Amount of interest paid to and credited depositors during the same period.....	117,034 94
Amount of expenses of the institution during the same period	46,055 40
Amount of dividends on capital stock declared during the year, payable February, August, May, November, \$10,000 each ...	40,000 00
Taxes paid during the year .....	1,000 00
Number of deposits on which interest is allowed at this date ..	1,452
Total amount of such deposits.....	\$3,315,480 41
Rate of interest on same, 1½ to 4 per cent.	
Amount of bonds and mortgages purchased during the year ..	<u>\$132,793 05</u>

## 20. HOLLAND TRUST COMPANY, NEW YORK CITY.

[99 Cedar street; chartered 1888.]

J. D. VERMEULE, President.

J. B. VAN WOERT, Secretary.

## DIRECTORS.

JOHN D. VERMEULE,  
GEORGE M. VAN HOESEN,  
ROBERT B. ROOSEVELT,  
JOSEPH S. STOUT,  
JOHN SWINBURNE,  
HORACE B. SILLIMAN,  
JAMES ROOSEVELT,  
GARRET A. VAN ALLEN,

TUNIS G. BERGEN,  
DANIEL A. HEALD,  
WM. B. CLARK,  
WM. JAY IVES,  
JOHN W. VROOMAN,  
ALBERT G. BOGERT,  
JOHN E. ROOSEVELT,  
J. H. WASHBURN,

JOHN VAN VOORHIS,  
BENJAMIN F. VOSBURGH,  
CHARLES P. DALY,  
JOHN W. MURRAY,  
CHARLES R. WHITING,  
JAMES B. VAN WOERT,  
J. R. CUMING,  
C. P. VEDDER.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages..... \$11,284 50  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States bonds.....	\$5,000 00	\$5,650 00	\$5,650 00
New York city .....	100,000 00	95,000 00	95,000 00
Rio Grande Bridge and Tram- way Co .....	50,000 00	48,000 00	48,000 00
International Bridge and Tram- way Co.....	15 000 00	14,860 00	14,860 00
Lotus Club of New York .....	2,000 00	2,000 00	2,000 00
Cleveland Seed Co. bonds.....	11,800 00	11,800 00	11,800 00
118 shrs. Cleveland Seed Co. stk	11,800 00	9,808 72	9,808 72
Kings County Fire Ins. Co.....	5 0 00	900 00	900 00
Holland Building Association..	16,000 00	15,795 00	15,795 00
Chic , Mil. & St. P. Ry. Co. com	20,000 00	18,900 00	18,900 00
St. Paul & Duluth Ry. Co. pfd.	80,000 00	24,000 00	24,000 00
National Lead Co., 50 com., 50 pfd .....	10,000 00	7,150 00	7,150 00
American Tel. and Cable Co ...	1,400 00	1,260 00	1,260 00
Columbus & Hocking Valley Ry	10,000 00	500 00	500 00
Pacific Mail S. S. Co .....	90,000 00	9,000 00	9,000 00
Chicago, R. I. & Pacific Ry.....	40,000 00	36,000 00	36,000 00
Union Pacific Ry. Co. ....	10,000 00	2,550 00	2,550 00
Lawyers' Title Insurance Co....	1,000 00	1,450 00	1,450 00
Nat. Bank of North America...	700 00	980 00	980 00
R. E. Exch. & Auction room...	1,000 00	750 00	750 00
Chicago, B. & Q. R. R. Co.....	32,000 00	31,840 00	31,840 00
C., C., C. & St. Louis R. R. Co.	50,000 00	17,250 00	17,250 00
Kansas Pacific Ry. Co. bonds..	5,000 00	4,250 00	4,250 00
City of Yonkers. ....	2,000 00	2,400 00	2,400 00
Société Anonyme Belge Co. 139 5-10ths shares ...	139 500 00	47,000 00	47,000 00
Int in S D. Coykendall c'ntr'ct.	26,700 00	26,700 00	26,700 00
Brigantine Co. stocks .....	37,000 00	5,150 00	5,150 00
Phil. & Brigantine R. R. Co...	52,600 00	7,985 00	7,985 00
Brigantine Transportation Co.	8,180 00	1,530 00	1,530 00
Phil. & Brigantine Ry. Co bds	20,000 00	19,000 00	19,000 00
	<u>\$734,180 00</u>	<u>\$468,858 72</u>	<u>\$468,858 72</u>

Amount loaned on collaterals ..... 468,858 72  
Amount loaned on personal securities, including bills purchased 216,704 21  
Overdrafts..... 750 00  
Real estate..... 5,597 94  
Cash on deposit in banks or other moneyed institutions..... 412,419 66  
Cash on hand..... 1,625 90  
Amount of assets not included under any of the above heads, 1,551 85  
viz :

Accrued interest, call loans and securities..... \$9,884 44  
Reorganization account..... 21,573 18

81,457 57

\$1,150,199 85

## LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Surplus fund.....	67,885 10
Deposits in trust.....	75,982 56
General deposits.....	85,297 09
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$4,132 55
Certificates of deposit .....	8,615 70
Due banks and bankers.....	408,100 00
Accepted checks outstanding.....	686 85
	<hr/> 421,535 10
	<hr/> <b>\$1,150,199 85</b> <hr/>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year....	\$3,460 31
Amount of interest paid to and credited depositors during the same period.....	8,515 46
Amount of expenses of the institution during the same period, and profit and loss.....	23,147 95
Taxes paid during the year.....	1,538 18
Amount of deposits made by order of court.....	12,557 41
Number of deposits on which interest is allowed at this date..	23
Total amount of such deposits.....	\$112,290 46
Rate of interest on same, 2 and 4½ per cent.	

## 21. ITHACA TRUST COMPANY, ITHACA.

[14 North Tioga street; chartered 1891.]

FRANKLIN C. CORNELL, President.

W. H. STORMS, Cashier.

## DIRECTORS.

CHARLES F. BLOOD,  
FRANCIS M. FINCH,  
LAFAYETTE L. TREMAN,  
MYNDERSE VAN CLEEF,  
FRANKLIN C. CORNELL,

JOHN C. GAUNTLETT,  
DAVID B. STEWART,  
SAMUEL B. TURNER,  
FREDERIC J. WHITON,  
EMMONS L. WILLIAMS,

ALBERT H. ESTY,  
LEVI KENNEY,  
ELIAS TREMAN,  
CHARLES M. WILLIAMS,  
CHAS. E. TREMAN.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$146,940 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S. government.....	\$30,000 00	\$35,850 00	\$34,975 50
City of Brooklyn .....	20,000 00	20,000 00	20,000 00
Ithaca Water-Works Co.....	7,000 00	7,000 00	7,000 00
Arapahoe county, Col., dist. 21.	1,000 00	1,000 00	1,000 00
Barnes county, N. D .....	9,000 00	9,000 00	9,000 00
Salt Lake City, Utah .....	5,000 00	4,925 00	4,925 00
Yankton county, Dakota. ....	17,000 00	14,379 50	14,379 50
Lincoln Gas Co., Lincoln, Neb..	26,000 00	25,610 00	25,610 00
Sequin, Texas .....	2,500 00	2,500 00	2,500 00
Logan county, Oklahoma.....	4 000 00	3,943 15	3,943 15
Cheyenne, Wyoming .....	10,000 00	10,000 00	10,000 00
Ogden, Utah .....	24,000 00	23,900 00	23,900 00
North Yakima, Washington....	8,500 00	8,500 00	8,500 00
Parsons, Kansas .....	10,000 00	10,000 00	10,000 00
Kootenai county, Idaho .....	10,000 00	10,000 00	10,000 00
Albany county, Wyoming .....	4,000 00	4,000 00	4,000 00
Oklahoma county, Oklahoma...	4,500 00	4,427 19	4,427 19
Crow Wing county, Minn.....	4,000 00	3,990 68	3,990 68
Cache county, Utah .....	5,000 00	4,950 00	4,950 00
Arapahoe county, Col., district.	1,500 00	1,492 50	1,492 50
Arizona Territory .....	10,000 00	10,000 00	10,000 00
Sayre, Pa. ....	3,000 00	3,000 00	3,000 00

<i>and bonds.</i>	Par value.	Estimated market value.	Book value.
Association.....	\$2,100 00	\$2,100 00	\$2,100 00
Wyoming.....	5,000 00	5,000 00	5,000 00
as.....	15,000 00	15,000 00	15,000 00
nsylvania.....	7,500 00	7,500 00	7,500 00
exas.....	5,000 00	5,000 00	5,000 00
ounty, Oklahoma..	5,000 00	4,975 00	4,975 00
Wis.....	5,000 00	5,000 00	5,000 00
ounty, Col.....	7,000 00	7,000 00	7,000 00
sas.....	1,000 00	1,000 00	1,000 00
h, Neb., warrants...	1,225 28	1,225 28	1,225 28
Wash.....	1,409 66	1,409 66	1,409 66
l R. R.....	10,000 00	10,000 00	10,000 00
ew York R. R. Co..	10,000 00	9,250 00	9,250 00
rn Tel. Co.....	4,000 00	4,424 80	4,424 80
East Illinois R. R...	10,000 00	9,811 59	9,811 59
opeka & St. Fe R. R.	15,000 00	12,748 00	12,748 00
& St. Fe adjs'ment.	8,000 00	4,158 95	4,158 95
lace Car Co. stock..	5,000 00	8,000 00	8,000 00
lc Ry. Pr. Ln. ....	10,000 00	8,765 00	8,765 00
s & Texas Ry.....	10,000 00	8,394 70	8,394 70
pirits Mfg. Co.....	5,000 00	3,450 00	4,143 75
cific Ry.....	5,000 00	5,250 00	5,250 00
cific Ry. ....	5,000 00	4,732 50	4,732 50
& St. Paul stock....	5,000 00	6,931 75	6,931 75
Iron Mountain.....	5,000 00	4,375 75	4,375 75
r Cable Ry. Co.....	5,000 00	5,000 00	5,000 00
	<u>\$383,234 92</u>	<u>\$378,970 98</u>	<u>\$378,790 23</u>

oaned on collaterals.....	\$378,790 23
oaned on personal securities, including bills purchased	28,695 00
e .....	50,002 75
eposit in banks or other moneyed institutions.....	27,000 00
and.....	61,941 88
f assets not included under any of the above heads,	20,835 17

ice in book value and market value of stocks and	
.....	\$180 75
l interest.....	11,267 27
due and not collected.....	98 85
	<u>11,546 87</u>
	<u>\$725,251 40</u>

## LIABILITIES.

ock paid in, in cash.....	\$100,000 00
l profits.....	40,797 03
n trust.....	5,860 08
eposits.....	578,042 89
ilities not included under any of the above heads, viz.:	
accrued on deposits.....	\$373 15
's checks outstanding.....	179 75
	<u>552 90</u>
	<u>\$725,251 40</u>

## SUPPLEMENTARY.

ount of interest, commissions and profits of every	
ceived during the year.....	\$38,691 66
f interest paid to and credited depositors during the	
period.....	18,686 92
f expenses of the institution during the same period	7,844 69
of dividends on capital stock declared during the	
ayable January 15, 1897, July 15, 1897.....	6,000 00
d during the year .....	941 08
f deposits on which interest is allowed at this date..	1,897
unt of such deposits....	\$588,090 75
terest on same, 2, 2½ and 3 per cent.	
f bonds and mortgages purchased during the year..	<u>\$49,825 00</u>



22. KINGS COUNTY TRUST COMPANY, BROOKLYN.

[342 and 346 Fulton street; chartered 1889.]

JULIAN D. FAIRCHILD, President.

HERMON MORRIS, Secretary.

DIRECTORS.

JOHN ARBUCKLE,  
GEORGE V. BROWER,  
JOHN GOOD,  
JOSEPH C. HENDRIX,  
CLEMENT LOCKITT,  
CORD MEYER,  
DICK S. RAMSAY,  
WM. V. R. SMITH,

A. ABRAHAM,  
ROSWELL ELDRIDGE,  
NELSON J. GATES,  
WHITMAN W. KENYON,  
D. W. McWILLIAMS,  
MOSES MAY,  
J. S. T. STRANAHAN,  
W. M. VAN ANDEN,

JULIAN D. FAIRCHILD,  
WILLIAM HARKNESS,  
JOSEPH LIERMANN,  
JAMES MCGOVERN,  
EUGENE F. O'CONNOR,  
H. R. SCHARMANN,  
JOHN J. WILLIAMS,  
OTTO HUBER.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....

Stock and bond investments, viz.:

\$765,439 47

Stocks and bonds.	Par value.	Estimated market value.	Book value.
U. S. government .....	\$200,000 00	\$240,000 00	\$224,565 56
N. Y. & B. B .....	50,000 00	50,000 00	50,000 00
City of Brooklyn .....	888,000 00	402,949 45	398,336 96
City of New York.....	100,000 00	90,000 00	94,600 00
Flatlands .....	9,500 00	9,500 00	8,825 00
Morgan Line ... ..	7,000 00	7,700 00	8,321 25
E. L. & Big Sandy R. R.....	8,000 00	8 000 00	7,570 00
New York Biscuit Co.....	25,000 00	26,250 00	25,000 00
New York & East River Gas ...	25,000 00	26,250 00	23,706 25
Consolidated Gas of New York.	120,000 00	192,000 00	189,462 50
Standard Gas, N. Y., pfd.. ..	60,000 00	66,699 81	66,699 81
Standard Gas, N. Y., common .	5,0 0 00	3,309 62	3,309 62
Western Union.....	5,000 00	4,000 00	4,387 50
	\$1,002,500 00	\$1,126,658 88	\$1,104,784 44

Amount loaned on collaterals.....

Amount loaned on personal securities, including bills purchased

Real estate .....

Cash on deposit in banks or other moneyed institutions.....

Cash on hand.....

Amount of assets not included under any of the above heads, viz.:

1,104,784 44

4,475,419 25

764,006 05

210,000 00

265,977 63

119,431 84

Accrued interest.....	\$50,367 45
Accrued commissions.....	250 00
Accrued rent on building.....	233 83
Trust investments .....	169,765 50
Difference in book value and market value of stocks and bonds.....	21,874 44

242,490 72

\$7,947,549 40

LIABILITIES.

Capital stock paid in, in cash.....

Surplus fund .. ..

Undivided profits.....

Deposits in trust.....

General deposits. . . . .

Other liabilities not included under any of the above heads, viz.:

\$500,000 00

750,000 00

28,568 17

852,431 66

5,687,819 85

Interest accrued on deposits.....

Taxes accrued .....

Expenses accrued. . . . .

Rebate on loans and bills purchased.....

Checks certified .. ..

Invested trust funds .....

Trust checks outstanding.....

Dividends unpaid.....

\$42,766 23

1,000 00

1,000 00

5,904 88

32,678 71

45,065 50

214 90

100 00

128,729 73

\$7,947,549 40

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$240,640 07
Amount of interest paid to and credited depositors during the same period.....	102,626 79
Amount of expenses of the institution during the same period	56,047 77
Amount of dividends on capital stock declared during the year, payable February, May, August, November, 1897.....	40,000 00
Taxes paid during the year.....	1,000 00
Number of deposits on which interest is allowed at this date...	1,845
Total amount of such deposits.....	\$5,572,819 85
Rate of interest on same, 1½ and 3½ per cent.	

## 23. KNICKERBOCKER TRUST COMPANY, NEW YORK CITY.

[234 Fifth avenue; chartered 1874 as the Manhattan Mortgage Company.]

ROBERT MACLAY, President.

F. L. ELDRIDGE, Secretary.

## DIRECTORS.

JOSEPH S. AUERBACH,  
CHARLES T. BARNEY,  
HENRY W. T. MALI,  
HENRY F. DIMOCK,  
FREDERICK G. BOURNE,  
HARRY B. HOLLINS,  
A. FOSTER HIGGINS,  
E. V. LOEW,

ANDREW H. SANDS,  
I. TOWNSEND BURDEN,  
JOHN P. TOWNSEND,  
ROBERT MACLAY,  
ALFRED L. WHITE,  
JACOB HAYS,  
JAMES H. BRESLIN,

CHARLES F. WATSON,  
C. LAWRENCE PERKINS,  
CHARLES R. FLINT,  
AMZI L. BARBER,  
CHARLES T. COOK,  
JOHN MAGEE,  
HENRY A. MORGAN,  
HENRY C. BERLIN.

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$287,500 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States bonds .....	\$550,000 00	\$622,537 50	\$622,537 50
District of Columbia .....	430,600 00	498,880 50	498,880 50
New York city .....	514,200 00	506,647 00	506,647 00
Buffalo city.....	4,568 40	4,628 40	4,628 40
Brooklyn Local Improvement and Water bonds .....	206,000 00	235,500 00	235,500 00
City of Yonkers .....	85,380 18	87,327 16	87,327 16
Pelham Manor.....	1,000 00	1,026 11	1,026 11
Queens county .....	100,000 00	110,000 00	110,000 00
St. Paul, Minn .....	1,000 00	1,020 41	1,020 41
Brockton, Mass .....	2,000 00	2,040 00	2,040 00
Milwaukee, Wis... ..	10,000 00	10,250 00	10,250 00
Illinois Central R. R ... ..	265,000 00	270,450 00	270,450 00
Detroit and Mackinac .....	25,000 00	17,500 00	17,500 00
Detroit and Mackinac ben. ctfs.	40,000 00	8,000 00	8,000 00
Central Washington R. R ... ..	50,000 00	25,000 00	25,000 00
Democratic Club .....	10,000 00	10,200 00	10,200 00
Long Island Ferry ... ..	25,000 00	22,750 00	22,750 00
Northern Pacific prior lien ....	20,000 00	19,100 00	19,100 00
Land and River Co. pfd. stock.	13,800 00	13,800 00	13,800 00
Land and River Co. bonds .....	13,800 00	13,800 00	13,800 00
West Superior I. and Steel. ... ..	70,000 00	88,500 00	88,500 00
West Superior I. and Steel lien ctfs.. ..	2,000 00	2,044 00	2,044 00
Cleveland and Canton 1st cons.	205,000 00	51,250 00	51,250 00
Marshall Coal Co., new .....	2,000 00	2,000 00	2,000 00
Louisville and Nashville .....	32,000 00	32,880 00	32,880 00
Milwaukee and St. Paul .....	20,000 00	20,666 67	20,666 67
	\$2,698,848 58	\$2,627,797 75	\$2,627,797 75

\$2,627,797 75

Amount loaned on collaterals.....	\$9,129,453 86
Amount loaned on personal securities, including bills purchased	174,086 21
Overdrafts .....	5,871 81
Cash on deposit in banks or other moneyed institutions .....	1,804,454 08
Cash on hand .....	118,875 78
Amount of assets not included under any of the above heads, viz.:	
Accrued interest.....	\$85,018 80
Furniture and fixtures, including safe deposit vault.....	62,000 00
Collection account .....	5,600 00
Advances on account of trusts .....	50,576 72
	<hr/> 208,195 53
	<hr/> \$14,845,284 45

LIABILITIES.

Capital stock paid in, in cash .....	\$1,000,000 00
Undivided profits... ..	651,589 74
Deposits in trust .....	2,714,952 16
General deposits.....	9,872,376 78
Other liabilities not included under any of the above heads, viz.: Interest accrued on deposits .....	106,865 77
	<hr/> \$14,845,284 45

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$585,180 02
Amount of interest paid to and credited depositors during the same period.....	218,732 18
Amount of expenses of the institution during the same period	123,962 21
Amount of dividends on capital stock declared during the year, payable July 1, 1897, and January 1, 1898 ....	60,000 00
Taxes paid during the year ....	2,145 10
Amount of deposits made by order of court. ...	265,366 72
Number of deposits on which interest is allowed at this date... ..	1,955
Total amount of such deposits . .....	\$10,056,719 69
Rate of interest on same, 1 and 8 per cent.	
Amount of bonds and mortgages purchased during the year ..	\$106,500 00

24. LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[203 Montague street; chartered 1883.]

EDWARD MERRITT, President. FREDERICK T. ALDRIDGE, Secretary.

DIRECTORS.

WATSON B. DICKERMAN,	BERNARD PETERS.	DAVID G. LEGGET,
EDWARD D. WHITE.	SEYMOUR L. HUSTED, Jr.,	DAVID BARNETT,
JAMES W. CROMWELL,	FRANK L. BABCOTT,	THEODORE F. JACKSON,
EDWARD MERRITT,	GEORGE E. IDE.	JOHN F. HALSTED,
FRANK LYMAN,	WILLIAM C. REDFIELD,	SETH L. KEENEY.
	WILLIAM M. INGRAHAM,	

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$277,500 00		
Stock and bond investments, viz.:			
<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States .....	\$450,000 00	\$486,000 00	\$498,800 00
City of Brooklyn .....	100,000 00	100,000 00	100,000 00
Western Union Tel. Co. tr..	25,000 00	27,000 00	25,800 00
Pittsburgh Junction R. Co. 1st.	25,000 00	29,000 00	25,000 00

<i>cks and bonds.</i>	Par value.	Estimated market value.	Book value.
la Central R. Co. 1st....	\$25,000 00	\$26,000 00	\$24,187 50
g Co. general .....	50,000 00	42,500 00	42,656 26
yn City R. Co. 1st con..	26,000 00	29,120 00	26,700 00
rn Ry. Co. 1st con.....	25,000 00	22,500 00	24,781 25
. Co. gen. lien .....	35,000 00	24,500 00	22,818 75
. Co. prior lien. ....	25,000 00	22,500 00	23,406 25
& East River Gas Co. 1st.	10,000 00	10,600 00	10,450 00
rbor R. Co. 1st .....	20,000 00	16,600 00	16,611 25
Williamsburgh & Flatbush			
o .....	75,000 00	76,500 00	75,000 00
erbocker Ice Co. 1st.....	20,000 00	20,050 00	20,000 00
ble Gas Light Co. 1st....	20,000 00	20,000 00	20,000 00
Rock I. & Pac. R. Co. deb.	15,000 00	15,000 00	14,400 00
& St. Louis Ry. Co. 1st..	10,000 00	10,800 00	10,000 00
& New York Ry. Co. 1st.	25,000 00	23,000 00	23,062 50
Watertown & Ogdens-			
R. Co. 1st con... ..	17,000 00	20,060 00	17,850 00
& Ontonagon R. Co.....	5,000 00	5,000 00	5,000 00
msburg Gas Light Co ...	25,000 00	26,000 00	25,000 00
St. & Newtown R. Co. 1st	25,000 00	26,250 00	25,000 00
on & Texas Central R.			
con. .... ..	25,000 00	27,000 00	27,031 25
B. & Quincy R. Co. deb.	10,000 00	10,400 00	10,000 00
ana & Missouri River Ry.			
ld. .... ..	10,000 00	11,000 00	10,000 00
k & Southern R. Co. 1st.	50,000 00	51,500 00	48,125 00
ork & Cuba Mail S. Co. 1st	7,800 00	7,800 00	7,800 00
lyn Union Gas Co. 1st con.	60,000 00	66,000 00	60,000 00
. & N. Y. Ry. Sup. Co. 1st..	2,000 00	1,300 00	1,300 00
ining and Mfg. Co. 1st..	9,000 00	2,700 00	3,250 00
eastern & Atlan. R. Co. 1st	12,500 00	12,500 00	12,500 00
City .....	50,000 00	53,000 00	50,000 00
laer & Saratoga Ry. Co..	20,000 00	35,600 00	35,600 00
& Harlem R. Co.....	2,000 00	6,000 00	5,100 00
lyn City Ry. Co .....	50,000 00	95,000 00	93,000 00
N. H. & Hartford Ry. Co.	12,500 00	21,875 00	23,518 75
C. & H. R. R. Co. ....	20,000 00	20,600 00	20,400 00
shore & Mich. Southern..	10,000 00	16,500 00	15,487 50
lidated Gas Co.....	20,000 00	32,000 00	24,200 00
Mil. & St. P. R. R. Co, pfd.	20,000 00	28,000 00	27,925 00
onville, Tampa & Key			
t R. R. Co. rec. ctf.s.....	30,000 00	30,000 00	30,000 00
	<u>\$1,473,800 00</u>	<u>\$1,607,705 00</u>	<u>\$1,581,261 25</u>

ant loaned on collaterals .....	\$1,581,261 25
ant loaned on personal securities, including bills purchased	1,707,520 00
estate .....	114,000 00
on deposit in banks or other moneyed institutions.....	100,000 00
on hand.....	836,890 66
ant of assets not included under any of the above heads,	88,293 22
:	

fference in book and market value of stocks and bonds.	\$26,443 75
crued interest.....	24,126 71
her real estate.....	67,000 00
	<u>\$117,570 46</u>
	<u>\$4,267,535 59</u>

LIABILITIES.

al stock paid in, in cash.....	\$500,000 00
us fund and undivided profits .....	456,578 17
sits in trust.....	77,993 56
ral deposits.....	8,202,264 78
liabilities not included under any of the above heads, viz.:	
erest accrued on deposits.....	\$12,143 97
es accrued .....	1,000 00
rtified checks.....	7,560 16
vidend No. 42.....	10,000 00
	<u>80,704 18</u>
	<u>\$4,267,535 59</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$157,900 64
Amount of interest paid to and credited depositors during the same period.....	65,259 04
Amount of expenses of the institution during the same period	25,842 76
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, 1897, and January 8, 1898	40,000 00
Taxes paid during the year .....	1,000 00
Number of deposits on which interest is allowed at this date..	1,593
Total amount of such deposits.....	\$3,280,258 29
Rate of interest on same, 1½ to 4 per cent.	
Amount of bonds and mortgages purchased during the year..	\$28,000 00

25. MANHATTAN TRUST COMPANY, NEW YORK CITY.

[Wall street corner of Nassau; chartered 1871 as the Real Estate Loan and Trust Company.]

JOHN I. WATERBURY, President.

JOHN KEAN, Vice-President.

DIRECTORS.

AUGUST BELMONT,	H. W. CANNON,	H. L. HIGGINSON,
RUDOLPH ELLIS,	JOHN HOWARD LATHAM,	JOHN G. MOORE.
JOHN N. A. GRISWOLD,	JAMES O. SHELDON,	SAMUEL THOMAS.
JOHN KEAN,	JOHN I. WATERBURY,	R. T. WILSON.
E. D. RANDOLPH,	R. J. CROSS.	A. J. CASSATT.
EDWARD TUCK,	AMOS T. FRENCH,	GRANT B. SCHLEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages .....	\$8,000 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S. registered.....	\$1,349,500 00	\$1,664,430 00	\$1,618,144 21
Flint & P. M. (P. H. division )..	12,000 00	9,900 00	10,652 30
Lehigh and Wilkesbarre Coal Co	60,000 00	60,600 00	62,868 83
Chic , Bur. and Quincy con ...	\$50,000 00	\$59,500 00	\$58,525 55
Sioux City, & No.. 1st mortgage	220,000 00	209,000 00	181,845 44
Fidelity Ins., Trust and Safe Deposit Co. of Phila .....	2,500 00	9,950 50	9,950 50
Plainfield Water Supply bonds.	14,000 00	14,000 00	14,000 00
Wash. Loan and Trust Co., Washington, D. C .....	5,000 00	6,000 00	5,000 00
Lawyers' Surety Co .....	5,000 00	5,500 00	5,000 00
Pitts. and Westn. 1st mort gold bonds .....	40,000 00	31,600 00	33,300 58
Peoria and Eastn. 1st mort. gold bonds . . . . .	50,000 00	38,000 00	41,241 15
Louisville and Nashville.....	25,000 00	21,875 00	20,199 36
Nash.. Chatt and St. Louis cou	50,000 00	51,625 00	52,152 20
St. Paul, Minn. and Manitoba..	130,000 00	158,600 00	143,355 91
Ches. and Ohio gen. mort. bds.	100,000 00	82,250 00	80,148 06
Great Northn. 10 yr. gold bds..	60,000 00	59,400 00	57,860 73
Ohio Short Line consol. bonds .	25,000 00	24,687 50 }	38,181 05
O. Short Line income assess. bds	25,000 00	14,437 50 }	
O. Short Line stock, 500 shares.	50,000 00	9,750 00 }	41,610 19
S. Antonia & Aransas Pass bds.	55,200 00	34,155 00 }	
Minn. Brewing Co. bonds ..	10,000 00	10,000 00 }	10,000 00
Con. Traction Co. com. bonds.	50,000 00	49,625 00 }	49,681 52
Con. Trac. Co. stock, 250 shs ..	25,000 00	9,125 00 }	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Col. Fuel and Iron Co. gen. mort. bonds.....	\$50,000 00	\$40,000 00	\$43,541 67	
Col. Fuel and Iron Co. stock, 188 shares .....	18,800 00	4,888 00		
Gen. of Georgia con. mort. bds	25,000 00	22,906 25	22,708 84	
Receivers' ctf's., Ohio & So. Ry.	30,500 00	30,500 00	29,799 56	
Union Pacific Syndicate.....	50,000 00	50,000 00	50,000 00	
Prov. L. & Tr. Co., of Phila., stk.	2,500 00	10,857 30	10,857 30	
Old Col. Tr. Co., Boston, Mass.	6,000 00	11,331 92	11,331 92	
Gr. Bay & West. deb. "A" bds.	38,780 00	17,451 00	19,767 36	
Gr. Bay & West. deb. "B" bds	106,384 00	5,319 20		
Reading Co. & P. & R. C. & I. Co. bonds ..	94,000 00	80,530 00	80,736 61	
Reading Co. & P. & R. C. & I. Co. bonds .....	7,000 00	5,775 00	5,775 00	
Buffalo Gas Syndicate ...	50,000 00	50,000 00	50,000 00	
Fort Worth & Rio Grande 300 sha	30,000 00	3,750 00	3,750 00	
	<u>\$2,922,164 00</u>	<u>\$2,967,819 17</u>	<u>\$2,856,885 43</u>	\$2,856,885 43
Amount loaned on collaterals.....				2,250,206 89
Cash on deposit in banks or other moneyed institutions ....				1,586,535 11
Cash on hand.....				890 00
Amount of assets not included under any of the above heads, viz.:				
Difference in book and market value of stocks and bonds.		\$110,433 74		
Furniture and fixtures, etc.....		29,766 24		
Collections.. ..		42,625 70		
Other stocks and bonds.....		61,075 00		
				<u>248,900 68</u>
				<u>\$6,895,918 11</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund .....	200,000 00
Undivided profits.....	375,601 91
Deposits in trust.....	164,162 85
General deposits.....	5,147,153 85
Other liabilities not included under any of the above heads, viz.:	
Bonds payable.....	9,000 00
	<u>\$6,895,918 11</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$362,892 68
Amount of interest paid to and credited depositors during the same period.....	92,684 21
Amount of expenses of the institution during the same period	92,325 88
Amount of dividends on capital stock declared during the year, payable July and January, semi-annually.....	50,000 00
Taxes paid during the year.....	2,592 82
Amount of deposits made by order of court.....	241,765 74
Number of deposits on which interest is allowed at this date...	1,419
Total amount of such deposits.....	\$3,982,225 00
Rate of interest on same, 1 to 4 per cent.	

26. MANUFACTURERS' TRUST COMPANY, BROOKLYN.

[198 Montague street; chartered 1895.]

WILLIAM J. COOMBS, President. FRANK L. SNIFFEN, Secretary.

DIRECTORS.

WILLIAM H. NICHOLS, WILLIAM J. MATHESON, WILLIAM J. COOMBS, LOWELL M. PALMER, SANFORD H. STEELE, JOHN H. HANNAN, JOHN H. SCHUMANN, JAMES H. OLIPHANT, SILAS TUTTLE, WILLIAM A. NASH, H. B. HAIGH, E. DWIGHT CHURCH, CHARLES E. KEATOR, ROBERT GAIR, HENRY BATTERMAN, CHARLES O. GATES, J. ADOLPH MOLLENHACER, A. J. POUCH, JOHN C. ORR, ROYAL C. PEABODY, WILLIAM VOGEL, JOHN H. IRELAND, E. D. BEDFORD, EDWARD HINMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$168,500 00
Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States government .....	\$275,000 00	\$350,168 68	\$312,076 95
Brooklyn city. ....	349,325 00	374,123 88	362,959 32
Central of Georgia con. mtg ...	15,000 00	13,600 00	13,596 52
East Tenn., Va. and Ga. mtg ..	10,000 00	10,916 70	10,635 00
Erie Railroad prior lien.....	50,000 00	45,500 00	46,274 37
Ann Arbor R. R. 1st mtg. ....	50,000 00	41,000 00	39,967 90
Bleecker Street & Fulton Ferry.	10,000 00	10,464 77	10,464 77
Chesapeake & Ohio purch. bds.	25,000 00	25,349 77	25,349 77
Denver and Rio Grande ....	36,000 00	38,836 45	38,836 45
Minn. & St. Louis (S. M. exten)	10,000 00	12,356 55	12,356 55
Columbus and Hocking Valley.	3,000 00	3,000 00	3,000 00
Cin., Lafay., We. and Chicago.	1,000 00	1,074 74	1,074 74
Long Island Railroad. ....	20,500 00	20,831 02	20,831 02
N. Y., Susq. & West. 1st ref. bds.	31,000 00	31,775 00	31,734 47
Central of N. Jersey con. mtg..	60,000 00	62,682 91	62,682 91
Col., Springfield and Cin .....	3,000 00	3,269 22	3,269 22
Manhattan Ry. Co. ....	45,000 00	42,607 00	42,562 50
Chicago and East Illinois.....	14,000 00	14,023 84	13,804 51
Cleve., Col., Cin. and Ind .....	43,000 00	44,967 88	44,967 88
Louisville and Nashville.....	50,000 00	50,849 45	50,869 45
Met. Elevated Ry. 2d mtg .....	25,000 00	26,054 79	26,054 79
Flint & Pere Marquette gold ..	15,000 00	16,601 77	16,715 51
Atch., Top. & St. F. gen. mtg.	50,000 00	44,250 02	44,098 43
Central of New Jersey conv....	50,000 00	57,001 25	57,001 25
Brooklyn Union Gas .....	3,000 00	3,346 74	3,315 00
Chicago and N'western exten ..	10,000 00	10,587 50	10,587 50
Union Pac. reorganization ctfs.	50,000 00	55,437 50	55,437 50
Minn. and St. Louis first con ..	5,000 00	5,318 75	5,318 75
St. Louis & San Fran. gen. mtg.	20,000 00	20,600 00	20,461 11
Nat. Lead Co. pfd. 500 shares..	50,000 00	52,354 17	49,908 72
Chic., Mil. & St. P. pfd. 300 shs.	30,000 00	42,341 67	39,300 00
Lake Shore & Mich. So. 100 shs.	10,000 00	17,245 10	17,112 50
	\$1,418,825 00	\$1,548,574 60	\$1,492,635 36
Amount loaned on collaterals ..			1,492,635 36
Amount loaned on personal securities, including bills purchased			1,767,205 00
Cash on deposit in banks or other moneyed institutions .....			789,193 81
Cash on hand .....			853,757 98
Amount of assets not included under any of the above heads, viz.:			82,274 76
Difference in book and market value of stocks and bonds.		\$55,989 94	
Accrued interest ..		17,004 39	
Accrued commissions .....		250 00	
			78,193 63
			\$5,120,800 54

LIABILITIES.	
Capital stock paid in, in cash .....	\$500,000 00
Surplus fund .....	500,000 00
Undivided profits.....	120,566 27
Deposits in trust.....	105,205 67
General deposits.....	8,862,103 99
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$9,029 40
Certified checks .....	8,059 58
Expenses accrued .....	895 63
Dividend No. 6 .....	15,000 00
	<hr/> 82,984 61
	<hr/> \$5,120,860 54
	<hr/>

SUPPLEMENTARY.	
Total amount of interest, commissions and profits of every kind received during the year.....	\$192,026 87
Amount of interest paid to and credited depositors during the same period.....	62,981 80
Amount of expenses of the institution during the same period.	81,822 72
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, 1897, and January 1, 1898	45,000 00
Number of deposits on which interest is allowed at this date ..	1,068
Total amount of such deposits .	\$3,967,809 66
Rate of interest on same, 1¼ to 3¼ per cent.	
Amount of bonds and mortgages purchased during the year..	\$223,000 00
	<hr/>

27. MERCANTILE TRUST COMPANY, NEW YORK.

189

[120 Broadway; chartered 1868 as the Fireproof Warehousing Company.]

LOUIS FITZGERALD, President.

GEORGE H. SQUIRE, Treasurer.

DIRECTORS.		
LOUIS FITZGERALD,	GEORGE J. GOULD,	CLEMENT A. GRISCOM,
A. J. CASSATT,	JAMES W. ALEXANDER,	OLIVER AMES,
J. ROOSEVELT ROOSEVELT,	JOHN J. McCOOK,	L. C. WEIR,
J. HAMPDEN ROBB,	HENRY G. MARQUAND,	JAMES McCREERY,
JOHN T. TERRY,	JOHN W. HUNTER,	WILLIAM H. SLOCUM,
THOMAS T. ECKERT,	JOHN JACOB ASTOR,	JAMES STOKES,
HENRY M. ALEXANDER,	GEORGE L. RIVES,	HENRY C. DEMING,
C. O. CUYLER,	SIDNEY DILLON RIPLEY,	JAMES H. HYDE,
EUGENE DELANO,	JOHN E. SEARLES,	EDWARD D. ADAMS,
GEORGE COPPELL,	MARCELLUS HARTLEY,	RUDOLPH ELLIS,
CHARLES H. GODFREY,	HENRY B. HYDE.	HENRY B. ELY.
	CHAUNCEY M. DEPEW,	

FINANCIAL.	
RESOURCES.	
Bonds and mortgages.....	\$498,895 98
Stock and bond investments, viz.:	
	Estimated
<i>Stocks and bonds.</i>	Par value. market value. Book value.
U. S. gov. 4 per cent. bonds....	\$350,000 00 \$386,176 09 \$386,176 09
U. S. gov. 5 per cent bonds ....	450,000 00 527,562 50 527,562 50
N. Y. city 3 per cent. bonds....	650,000 00 654,000 00 654,000 00
N. Y. city 3½ per cent. bonds..	1,500,000 00 598,416 67 1,598,416 67



<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
St. L., Iron Mtn. & So. Ry. Co.				
5 per cent. cons. m'g. bonds.	650,000 00	595,000 00	595,000 00	
Pennsylvania Co. 4½ p. c. bds.				
gtd. by Penn. R. C Co	200,000 00	210,000 00	210,000 00	
Western Union Tel. Co. 5 p. c.				
collateral trust bonds.....	100,000 00	99,000 00	99,000 00	
Ohio, Burlington & Quincy 4 per				
cent. debenture bonds	130,000 00	121,960 00	121,960 00	
St. L. & Iron Mtn. R. R. Co. 4½				
p. c. extended 1st mtg. bds...	167,000 00	167,000 00	167,000 00	
W. S. R. R. gtd. 4 p. c. bonds.	200,000 00	205,500 00	205,500 00	
Cent. of Ga. Ry. Co. 5 per ct.				
cons. mortgage bonds.....	850,000 00	726,136 35	726,136 35	
Union Pacific reorg'n 6 p. c.				
purchase money certificates.	375,000 00	375,000 00	375,000 00	
Ill. Central (St. Louis div. and				
term.) 3½ p. c. 1st mtg. bds.	46,000 00	41,257 80	41,257 80	
	<u>\$5,668,000 00</u>	<u>\$5,707,009 41</u>	<u>\$5,707,009 41</u>	
Amount loaned on collaterals.....				5,707,009 41
Amount loaned on personal securities, including bills purchased				26,117,616 13
Real estate .....				496,757 74
Cash on deposit in banks or other moneyed institutions.....				45,564 45
Cash on hand.....				9,180,334 62
Amount of assets not included under any of the above heads,				11,425 54
viz.:				
Accrued interest.....		\$70,716 00		
Unadjusted accounts reorganization com. advances.....		75,408 81		
				<u>146,124 81</u>
				<u>\$42,203,228 63</u>

## LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus fund .....	2,750,000 00
Undivided profits.....	182,741 07
Deposits in trust... ..	303,363 85
General deposits.....	36,836,556 10
Other liabilities not included under any of the above heads,	
viz.: Certified checks outstanding.....	180,567 61
	<u>\$42,203,228 63</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every	
kind received during the year.....	\$1,113,381 83
Amount of interest paid to and credited depositors during the	
same period .....	472,407 33
Amount of expenses of the institution during the same period	158,167 80
Amount of dividends on capital stock declared during the year,	
payable January, April, July and October 1, 1897.....	240,000 00
Taxes paid during the year .....	13,413 51
Amount of deposits made by order of court.....	59,347 24
Number of deposits on which interest is allowed at this date...	435
Total amount of such deposits.. ..	\$31,486,062 50
Rate of interest on same, 1 to 3 per cent.	

28. METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK.

[37 Wall street; chartered 1881.]

BRAYTON IVES, President.

BEVERLY CHEW, Secretary.

DIRECTORS.

MORRIS K. JESUP, C. P. HUNTINGTON, HEBER R. BISHOP, ROBERT HOE, D. O. MILLS, WALTER T. HATCH, HALEY FISKE, BRAYTON IVES,	JOHN T. TERRY, BRADLEY MARTIN, GEORGE A. HARDIN, HENRY B. PLANT, JOHN W. ELLIS, W. L. BULL, FREDERICK D. TAPPEN, ROSWELL P. FLOWER, HAMILTON SMITH,	JOHN E. PARSONS, DUDLEY OLCOTT, J. HOWARD KING, EDWARD B. JUDSON, W. H. TILLINGHAST, GEORGE HENRY WARREN, RICHARD MORTIMER, SAMUEL THOMAS.
---	---	---

FINANCIAL.  
RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
U. S. government, 1899, reg ....	\$100,000 00	\$106,500 00	\$104,125 00	
U. S. government, 1904, coupon	200,000 00	228,500 00	223,480 72	
U. S. government, 1907, reg ....	100,000 00	114,500 00	109,628 38	
City of New York consol. stock	705,000 00	669 750 00	704,825 00	
City of New York ad. water stk	825,000 00	827,437 50	833,843 75	
City of New York, redemp. 1922	300,000 00	324,250 00	320,233 57	
Burlington, Cedar Rapids & Nor	90,000 00	95,850 00	92,219 35	
Chicago, R. I. & Pacific col ....	200,000 00	215,000 00	208,000 00	
Pittsburgh and Western 1st ....	100 000 00	79,000 00	79,916 67	
Wisconsin Central rec. etfs.....	100,000 00	100,625 00	100,000 00	
Central of Georgia con ....	50,000 00	45,750 00	45,000 00	
Susquehanna Connecting.....	50,000 00	51,900 00	47,500 00	
Erie R. R. prior lien .....	50,000 00	46,500 00	45,758 00	
	<u>\$2,370,000 00</u>	<u>\$2,404,662 50</u>	<u>\$2,414,480 39</u>	\$2,414,480 39
Amount loaned on collaterals.....				8,840,194 61
Overdrafts.....				82 67
Real estate.....				481,800 00
Cash on deposit in banks or other moneyed institutions.....				1,006,016 72
Cash on hand.....				17,512 25
Amount of assets not included under any of the above heads, viz :				
Difference in market and book value of stocks and bonds.			\$58,382 11	
Accrued interest. ....			100,625 98	
Due from trusts.....			1,416 18	
Accrued rents.....			3,392 00	
				<u>169,816 27</u>
				<u>\$12,929,852 91</u>

LIABILITIES.

Capital stock paid in, in cash. ....	\$1,000,000 00
Surplus fund . ....	1,000,000 00
Undivided profits.....	178,912 39
General deposits. ....	10,691,359 16
Other liabilities not included under any of the above heads, viz.: Interest accrued on deposits.....	59,581 36
	<u>\$12,929,852 91</u>

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Morris and Essex.....	\$25,000 00	\$42,000 00	\$38,254 17
New York and Harlem pfd ....	8,800 00	11,970 00	9,931 64
New York and Harlem com.....	20,000 00	63,000 00	53,803 89
New York, Lack. and Western..	25,000 00	80,000 00	28,282 78
Pennsylvania .....	25,000 00	28,625 00	28,860 00
Pennsylvania equipment ctfs....	159,000 00	162,180 00	152,683 00
Peoria and B. Valley.....	25,000 00	42,000 00	42,305 00
Pittsburgh, Ft. Wayne and Chi.	25,000 00	42,000 00	39,469 86
Rensselaer and Saratoga.....	37,600 00	67,680 00	64,264 51
Rome, Watertown and Ogdens..	25,000 00	30,250 00	27,586 39
St. Paul, Minn. and Manitoba...	25,000 00	30,250 00	29,625 00
Saratoga and Schenectady .....	1,500 00	2,250 00	2,009 08
Syracuse, Bing. and New York..	25,000 00	40,000 00	41,236 00
United N. J. R. R. and Canal Co.	25,000 00	62,500 00	57,437 50
Warren of New Jersey .....	11,000 00	18,260 00	11,550 00
Albany and Sus. 1st con. gtd. mt.	114,000 00	137,150 00	140,578 89
Atlantic Mutual Ins. Co. scrip ..	146,110 00	154,876 60	146,830 00
Brooklyn Union Gas .....	150,000 00	168,000 00	157,500 00
Central R. R. of N. J. genl. mtg.	42,000 00	47,355 00	43,804 17
Chicago, Mil. R. R. 1st mtg. .	26,000 00	26,975 00	28,897 03
Chicago and Northwestern R. R.	1,252,000 00	1,626,776 25	1,450,997 00
Chicago, Burl. and Quincy R. R.	480,000 00	571,400 00	579,245 83
Chicago, Mil. and St. Paul .....	115,000 00	153,472 50	137,180 00
Chi., St. Paul and Minn. R. R. ..	50,000 00	65,000 00	58,154 17
Cin., Ind., St. L. and Chi. R. R..	210,000 00	210,000 00	199,541 78
Cleveland and Pitts. R. R. ....	200,000 00	238,000 00	210,975 00
Consolidated Gas Co .....	200,000 00	220,000 00	210,000 00
Dakota Central R. R. ....	150,000 00	172,500 00	169,500 00
Del. and Hudson Canal Co	10,000 00	14,550 00	14,323 89
Fre., Elk H. and Mo. Val R. R.	40,000 00	53,600 00	52,700 00
Harlem River and Port. R. R....	100,000 00	114,000 00	133,500 00
Illinois Central R. R. ....	80,000 00	91,600 00	83,450 00
Int. & Great Northern R. R..			
1st mort. gold bonds.....	58,000 00	69,600 00	67,802 00
Lak. Iron & Steel Co.....	150,000 00	157,500 00	151,479 16
Lake Shore & Mich. Southern..	753,000 00	870,090 00	904,864 72
State of Massachusetts. ....	300,000 00	302,250 00	300,000 00
Mil., Lake Shore & West. R. R.	50,000 00	67,625 00	62,000 00
Montana Central R. R. 1st mtg.	25,000 00	27,000 00	26,840 00
Nashville & Decatur R. R. 1st mort	83,000 00	85,310 00	87,392 50
Nash., Chatt. & St. Louis R. R.			
1st mort.....	10,000 00	13,200 00	13,163 00
State of New Hampshire. ....	22,000 00	23,100 00	21,876 00
N. Y. & Harlem R. R. 1st mtg..	52,000 00	56,680 00	62,400 00
N. Y. Cen. & H. R. R. R. 1st mort....	400,000 00	476,000 00	498,495 00
N. Y., Chic. & St. Louis R. R.			
1st mort....	200,000 00	212,500 00	174,486 58
Pennsylvania R. R. 1st mort ..	20,000 00	21,600 00	21,938 00
St. Paul, Min. & Man. R. R. con. mort .....	200,000 00	216,500 00	197,318 75
Schenectady & Duanes. R. R.			
1st mort.....	26,200 00	32,750 00	33,140 00
Terre Haute & Ind. R. R. 1st mort.	20,000 00	21,400 00	20,027 50
Terre Haute & Peoria R. R. 1st mort	249,000 00	161,850 00	251,000 58
United N. J. R. R. & Canal Co.			
gen. mort....	1,043,000 00	1,145,870 00	1,116,000 00
Warren R. R. of N. J .....	135,000 00	40,600 00	43,100 00
West Transit Co .....	150,000 00	153,000 00	154,650 00
United States reg. & coupon...	540,000 00	611,282 50	616,153 00

\$9,524,591 67

Estimated red. of cost by purchase and sale to guard against shrinkage in value.....			421,522 70
	<u>\$8,398,410 00</u>	<u>\$9,800,537 85</u>	<u>\$9,103,068 94</u>

Amount loaned on collaterals .....	
Amount loaned on personal securities, including bills purchased	
Real estate .....	
Cash on deposit in banks or other moneyed institutions .....	
Cash on hand .....	

20,108,068 9  
2,007,167 4  
226 2  
13  
8,050,000

LIABILITIES.

Capital paid in, in cash..	\$500,000 00
Profits.....	297,987 59
Trust.....	2,702,484 07
Assets not included under any of the above heads, viz.:	
Accrued on deposits.....	\$3,552 96
Checks..	2,155 47
Post checks.....	1,720 24
Bills purchased .....	1,312 92
Accrued.....	1,000 00
	9,741 59
	\$3,510,193 25

SUPPLEMENTARY.

Amount of interest, commissions and profits of every kind during the year.....	\$187,728 11
Interest paid to and credited depositors during the period .....	50,878 48
Expenses of the institution during the same period .....	25,576 87
Dividends on capital stock declared during the year, payable February 1 and August 1. ....	30,000 00
Interest during the year... ..	908 60
Deposits on which interest is allowed at this date..	1,691
Amount of such deposits.....	\$2,690,464 39
Interest on same, 1½ to 3½ per cent.	
Bonds and mortgages purchased during the year..	\$3,000 00

NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[52 Wall street; chartered 1830.]

J. H. President.

HENRY PARISH, Jr., Assistant Secretary.

DIRECTORS.

J. H. President. J. BOWDOIN, J. HERMERHORN, T. FISH, STUYVESANT, LIN. BRONSON, S. ROOSEVELT,	W. H. President. WILLIAM E. DODGE, CHARLES E. STRONG, HENRY C. HULBERT, CHARLES G. THOMPSON, EDMUND L. BAYLIES, JAMES A. ROOSEVELT, S. VAN RENSS'ER CRUGER,	FREDERIC W. STEVENS, ROBERT GOELET, HENRY A. C. TAYLOR, H. VAN RENSS'ER KENNEDY, JOHN JACOB ASTOR, BUCHANAN WINTHROP, HENRY I. BARBEY, HENRY PARISH.
---	--	---

FINANCIAL RESOURCES.

Mortgages and bonds.....	\$3,815,284 50
Other investments, viz.:	

	Par value.	Estimated market value.	Book value.
United States Bonds.....	\$3,700 00	\$12,580 00	\$3,926 63
National Bank.....	11,200 00	34,720 00	10,024 00
Susquehanna Bank.....	11,000 00	15,950 00	10,972 50
Albany Bank.....	17,000 00	30,600 00	30,674 00
Northwestern.....	25,000 00	44,000 00	43,937 00
Pittsburgh.....	25,000 00	30,250 00	30,631 00
and Jackson pfd....	25,000 00	42,000 00	39,674 77
Valley.....	25,000 00	31,700 00	30,118 90
Central (leased lines)...	25,000 00	25,750 00	26,298 51
Chicago and Saginaw..	20,000 00	23,500 00	23,828 00
A. & Grand Rapids	25,000 00	18,000 00	17,600 00
and Michigan South.	1,800 00	33,500 00	32,555 00
		2,860 00	2,819 20

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Morris and Essex.....	\$25,000 00	\$42,000 00	\$38,254 17
New York and Harlem pfd ....	8,400 00	11,970 00	9,931 64
New York and Harlem com.....	20,000 00	63,000 00	53,448 89
New York, Lack. and Western..	25,000 00	80,000 00	28,282 78
Pennsylvania .....	25,000 00	28,025 00	28,860 00
Pennsylvania equipment cts....	159,000 00	162,180 00	152,645 00
Peoria and B. Valley.....	25,000 00	42,000 00	42,306 00
Pittsburgh, Ft. Wayne and Chi.	25,000 00	42,000 00	39,469 86
Rensselaer and Saratoga.....	37,600 00	67,690 00	64,264 51
Rome, Watertown and Ogdens..	25,000 00	80,250 00	27,546 39
St. Paul, Minn. and Manitoba...	25,000 00	80,250 00	29,625 00
Saratoga and Schenectady ....	1,500 00	2,250 00	2,069 08
Syracuse, Bing. and New York..	25,000 00	40,000 00	41,286 00
United N. J. R. R. and Canal Co.	25,000 00	62,500 00	57,437 50
Warren of New Jersey .....	11,000 00	18,260 00	11,550 00
Albany and Sus. 1st con. gtd. mt.	114,000 00	137,150 00	140,578 89
Atlantic Mutual Ins. Co. scrip ..	146,110 00	154,876 60	146,830 00
Brooklyn Union Gas .....	150,000 00	168,000 00	157,500 00
Central R. R. of N. J. genl. mtg.	42,000 00	47,855 00	43,804 17
Chicago, Mil. R. R. 1st mtg. ....	26,000 00	26,975 00	28,497 08
Chicago and Northwestern R. R.	1,252,000 00	1,626,776 25	1,450,997 00
Chicago, Burl. and Quincy R. R.	480,000 00	571,800 00	579,245 83
Chicago, Mil. and St. Paul ....	115,000 00	153,172 50	137,180 00
Chi., St. Paul and Minn. R. R. ..	50,000 00	65,000 00	58,154 17
Cin., Ind., St. L. and Chi. R. R..	210,000 00	210,000 00	199,541 78
Cleveland and Pitts. R. R. ....	200,000 00	238,000 00	210,975 00
Consolidated Gas Co .....	200,000 00	220,000 00	210,000 00
Dakota Central R. R. ....	150,000 00	172,500 00	169,500 00
Del. and Hudson Canal Co .....	10,000 00	14,550 00	14,323 80
Fre., Elk H. and Mo. Val. R. R.	40,000 00	53,600 00	52,700 00
Harlem River and Port. R. R....	100,000 00	114,000 00	183,500 00
Illinois Central R. R. ....	80,000 00	91,600 00	83,450 00
Int. & Great Northern R. R..			
1st mort. gold bonds.....	58,000 00	69,600 00	67,802 00
Lak. Iron & Steel Co.....	150,000 00	157,500 00	151,479 16
Lake Shore & Mich. Southern..	753,000 00	870,090 00	904,464 73
State of Massachusetts. ....	300,000 00	302,250 00	300,000 00
Mil., Lake Shore & West. R. R.	50,000 00	67,625 00	62,000 00
Montana Central R. R. 1st mtg.	25,000 00	27,000 00	26,340 00
Nashville & Decatur R. R. 1st mort	33,000 00	35,310 00	37,392 50
Nash., Chatt. & St. Louis R. R.			
1st mort.....	10,000 00	13,200 00	13,163 00
State of New Hampshire. ....	22,000 00	23,100 00	21,876 00
N. Y. & Harlem R. R. 1st mtg..	52,000 00	56,680 00	62,400 00
N. Y. Cen. & H. R. R. R. 1st mort.....	400,000 00	476,000 00	498,495 00
N. Y., Chic. & St. Louis R. R.			
1st mort.....	200,000 00	212,500 00	174,486 58
Pennsylvania R. R. 1st mort ..	20,000 00	21,600 00	21,238 00
St. Paul, Min. & Man. R. R. con. mort .....	200,000 00	216,500 00	197,318 75
Schenectady & Duane. R. R.			
1st mort.....	20,200 00	32,750 00	33,140 00
Terre Haute & Ind. R. R. 1st mort.....	20,000 00	21,400 00	23,027 50
Terre Haute & Peoria R. R. 1st mort .....	249,000 00	161,850 00	251,599 58
United N. J. R. R. & Canal Co.			
gen. mort....	1,043,000 00	1,145,870 00	1,116,000 00
Warren R. R. of N. J .....	135,000 00	40,600 00	43,142 51
West Transit Co .....	150,000 00	153,000 00	154,052 25
United States reg. & coupon...	540,000 00	611,282 50	610,158 00

\$9,524,591 64

Estimated red. of cost by purchase and sale to guard against shrinkage in value.....

421,522 70

\$8,398,410 00

\$9,900,537 85

\$9,103,068 94

Amount loaned on collaterals .....

Amount loaned on personal securities, including bills purchased

Real estate .....

Cash on deposit in banks or other moneyed institutions .....

Cash on hand .....

\$9,103,068

6,607,157

5,095,286

443,840

183,064

3,050,200

NEW YORK SECURITY AND TRUST COMPANY.

Amount of assets not included under any of the above heads, viz.:

Difference in book and market value of stocks and bonds.	\$788,628 59	
Accrued interest .....	264,890 11	
Accrued rents. ....	5,512 50	
Suspense account.....	878,997 22	
Contingent account.....	2,625 86	
		\$1,380
		\$29,126

LIABILITIES.

Capital stock paid in, in cash .....	\$1,000
Surplus fund.....	2,822
Undivided profits.....	41
Deposits in trust .....	28,446
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits .....	\$520,581 69
Unearned interest on bills receivable.....	69,694 22
Life insurance .....	412,753 57
Annuities.....	820,676 67
	1,816
	\$29,126

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$1,856
Amount of interest paid to and credited depositors during the same period.....	636
Amount of expenses of the institution during the same period	116
Amount of dividends on capital stock declared during the year, payable June and December 10, 1897 .....	406
Taxes paid during the year.....	26
Amount of deposits made by order of court .....	196
Number of deposits on which interest is allowed at this date ..	
Total amount of such deposits.....	\$28,446
Rate of interest on same, 1 to 5 per cent.	

31. NEW YORK SECURITY AND TRUST COMPANY, NEW

[44 and 46 Wall street; chartered 1889.]

CHARLES S. FAIRCHILD, President. OSBORN W. BRIGHT, S

DIRECTORS.

CHARLES S. FAIRCHILD,	EDWARD N. GIBBS,	JOHN G. McCULLOCH
M. C. D. BORDEN,	WILLIAM L. STRONG,	WILLIAM F. BUCKLE
JAMES J. HILL,	EDWARD HILL,	R. Aymar SANDS,
FREDERIC R. COUDERT,	STUART G. NELSON,	JAMES STILLMAN,
HUDSON HOAGLAND,	JOHN W. STERLING,	H. WALTER WEBB
JOHN A. McCALL,	WILLIAM H. APPLETON,	JAMES A. BLAIR.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$366
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
U. S. currency .....	\$150,000 00	\$150,000 00	\$150,000 00
New York city.....	2,310,360 70	2,271 960 70	2,271,960 70
Brooklyn city.....	50,000 00	47,500 00	47,500 00
Town of Newtown ..	475,000 00	569,100 00	569,100 00
Village of College Point .....	50,000 00	55,343 57	55,343 57
Town of Southfield.....	85,000 00	43,438 07	43,438 07

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Town of Bristol.....	\$51,000 00	\$53,917 82	\$53,971 82	
Atch., Top. & St. Fe gen'l mtg.	250,000 00	216,250 00	216,250 00	
Bennington & Rutland 1st mtg.	26,000 00	25,480 00	25,480 00	
Illinois Central R. R. ....	150,000 00	150,000 00	150,000 00	
Ill. & St. L. R. R. and Coal Co.	200 000 00	200,000 00	200,000 00	
Toledo Belt R. R. 1st mtg .....	43,000 00	40,980 00	40,980 00	
Houston, E. & W. Tex. 1st mtg.	210,000 00	182,500 00	182,500 00	
Detroit Cit. St. Ry. con. intg...	250,000 00	250,000 00	250,000 00	
N.Y.O. & W. car trust receipts.	37,500 00	37,500 00	37,500 00	
Peoria, Decat. & Evans. rec. ctf.	13,017 66	13,017 66	13,017 66	
St. Paul Gas Light general .....	51,000 00	40,500 00	40,500 00	
Union Pacific Ry. Co. ....	187,500 00	187,500 00	187,500 00	
Buffalo Gas Co. certificates ...	230,000 00	230,000 00	230,000 00	
Clearfield and Mahoning R. R..	25,000 00	29,187 50	29,187 50	
Louis., Evans. & St. L. 1st con.	35,000 00	10,500 00	10,500 00	
Seab'd & Roanoke R.R. 1st mtg..	110,000 00	110,179 74	110,179 74	
Forest City & Sioux City R. R.	40,000 00	40,000 00	40,000 00	
San Jose, Cal .....	25,000 00	25,156 25	25,156 25	
Raleigh & Gaston R. R. 1st mtz.	421,000 00	421,000 00	421,000 00	
State of Wisconsin tax sale ctf.	54,172 78	54,172 78	54,172 78	
Town of Highlands warrants...	3,062 10	3,062 10	3,062 10	
State of Idaho warrants .....	3,530 11	3,530 11	3,530 11	
State of Washington warrants.	23,621 93	23,621 93	23,621 93	
Tenn. Coal and Iron Co. 700 shs.	70,000 00	14,000 00	14,000 00	
Evans. & Terre Haute 1,696 3/4 shares .....	84,933 33	16,986 60	16,986 60	
Mount Morris Bank 40 shares...	4,000 00	3,000 00	3,000 00	
Third National Bank 500 shares.	50,000 00	15,000 00	15,000 00	
	<u>\$5,721,698 61</u>	<u>\$5,533,384 83</u>	<u>\$5,533,384 83</u>	\$5,533,384 83
Amount loaned on collaterals.....				7,553,893 12
Amount loaned on personal securities, including bills purchased				2,037,313 39
Cash on deposit in banks or other moneyed institutions.....				2,489,440 34
Cash on hand.. ..				23,659 37
Amount of assets not included under any of the above heads, viz.: Accrued interest.....				177,837 04
				<u>\$18,185,478 09</u>

LIABILITIES.

Capital stock paid in, in cash .....	\$1,000,000 00
Surplus fund .....	1,500,000 00
Undivided profits.....	93,081 43
Deposits in trust.....	15,558,444 61
Other liabilities not included under any of the above heads, viz.: Interest accrued on deposits,.....	\$16,415 28
Rent accrued.....	2,066 67
Rebate inte est, bills purchased.....	14,870 11
	<u>33,952 06</u>
	<u>\$18,185,478 09</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$663,533 68
Amount of interest paid to and credited depositors during the same period.....	254,128 26
Amount of expenses of the institution during the same period	80,471 74
Amount of dividends on capital stock declared during the year, payable May 1, November 1.....	100,000 00
Taxes paid during the year .....	2,500 00
Amount of deposits made by order of court. . .	80,695 63
Number of deposits on which interest is allowed at this date..	630
Total amount of such deposits.....	\$14,737,634 28
Rate of interest on same, 1 to 4 per cent.	
Amount of bonds and mortgages purchased during the year...	<u>\$387,750 00</u>

32. NORTH AMERICAN TRUST COMPANY, NEW YORK CITY.

[100 Broadway; chartered 1835 as the Citizens' Loan Agency and Guarantee Company.]

W. L. TRENHOLM, President.

S. L. CONKLIN, Secretary.

DIRECTORS.

JOHN G. CARLISLE,  
CHAS. W. DRAKE,  
E. E. CARLEY.

WAGER SWAYNE,  
ADLAI STEVENSON,  
W. L. TRENHOLM.

SAMUEL M. JARVIS,  
ROLAND R. CONKLIN,  
S. L. CONKLIN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$46,486 54  
Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States .....	\$100,000 00	\$112,750 00	\$112,750 00
Exchange Bdg. Ass'n, Kan. City	500 00	500 00	500 00
Gill Alexander Electric Mfg. Co., Kansas City. . . . .	10,000 00	5,000 00	5,000 00
Land Title Guar. Co., Kan. City	21,250 00	10,625 00	10,625 00
Bear River Irrigation & Ogden W. W. Co., Ogden, Utah . . .	320,000 00	.....	1 00
Ottawa W. W. & Lt. Co., Ot- tawa, Kansas . . . . .	99,300 00	.....	1 00
Augusta Railway and Electric Co., Augusta, Ga. . . . .	3,600 00	1,800 00	1 00
Waukesha W. Co., Jersey City, N. J. ....	100,000 00	25,000 00	8,002 00
North East. Electric Railway Co., Kansas City, Mo. ....	108,600 00	43,440 00	1 00
Railway and Security & Realty Co., Newark, N. J. ....	172 500 00	86,250 00	124,000 00
Euclid Heights Realty Co., Cleveland, Ohio. . . . .	50,000 00	5,500 00	5,500 00
U.S. Land Co., Jersey City, N.J	592,550 00	296,275 00	135,094 10
Town of Fort Morgan, Col. ....	500 00	100 00	1 00
County of Yavapai, Arizona ...	4,000 00	4,000 00	2,600 00
Deb. bonds Jarvis-Conklin Mtg. Trust Co .....	1,212 11	969 18	50
Deb. certificates, Inv. Securi- ties Co. (in liquidation) . . .	146,398 81	49,419 03	49,419 03
Augusta R. and Electric Co., Augusta, Ga. . . . .	5,400 00	5,400 00	3,000 00
Bear River Irrigation and Ogden Water Works Co. ....	401,000 00	200,500 00	130,325 00
Fort Morgan Land and R. Co., Ft. Morgan, Col. ....	2,000 00	.....	1 00
Kansas City Elevated Ry. Co., Kansas City. . . . .	120,000 00	96,750 00	62,000 00
Middlesex Valley Railway Co., Geneva, N. Y. . . . .	30,000 00	28,500 00	20,257 55
North East. E. Ry. Co., Kansas City, Mo. ....	64,500 00	64,500 00	48,375 00
St. Joseph Stock Yards Co., St. Joseph, Mo. ....	50,000 00	50,000 00	50,000 00
Euclid Heights Realty Co., Cleveland, Ohio. ....	73,000 00	73,000 00	73,000 00
Undivided interest in sundry stocks and bonds . . . . .	169,231 75	71,735 49	15,200 83
Undivided interest in sundry stocks and bonds .....	170,308 92	84,735 49	39,529 55
	<u>\$2,824,851 59</u>	<u>\$1,316,749 19</u>	<u>\$895,184 56</u>

Amount loaned on collaterals.....15,000 00  
Amount loaned on personal securities, including bills purchased29,488 49  
Overdrafts. . . . .55  
Real estate .....184,015 87  
Cash on deposit in banks or other moneyed institutions.....478,816 24  
Cash on hand.....2,892 91



Amount of assets not included under any of the above heads, viz.:

Furniture and fixtures.....	\$7,591 34	
Real estate equities.....	71 00	
Tax claims .....	1,193 32	
Receivers' certificates, Missouri Nat. Bank, Kansas City..	236 16	
Net advances for American clients ...	2,002 23	
Advances for Gibbs and Steele, trustees.....	18,333 18	
Sundry claims.....	44 84	
		\$29,472 06
		\$1,681,307 23

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Undivided profits... ..	278,174 06
Deposits in trust. ....	282,873 36
General deposits.....	70,259 80
	\$1,681,307 23

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$322,585 60
Amount of expenses of the institution during the same period	104,589 86
Amount of dividends on capital stock declared during the year, payable April 15, 1897.....	50,553 00
Taxes paid during the year.....	372 50
Number of deposits on which interest is allowed at this date..	10
Total amount of such deposits.....	\$41,384 76
Rate of interest on same, 2 per cent.	

33. ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY, MIDDLETOWN.

[Monument Square ; chartered 1892.]

GEO. N. CLEMSON, President. G. SPENCER COWLEY, Secretary.

DIRECTORS.

ISAAC N. COX,	J. D. STIVERS,	HENRY S. POUND,
G. N. CLEMSON,	WILLIAMS MARTIN,	W. D. STRATTON,
F. D. YOUNGBLOOD,	J. H. SMITH,	JAMES G. HARDING,
FRANK HARDING,	CHARLES J. EVERSON,	I. C. JORDAN,
T. D. MILLS,	EDWIN FANCHER,	HENRY W. WIGGINS,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$152,825 97
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
U. S. government.....	\$50,000 00	\$63,500 00	
City of Buffalo .....	20,000 00	20,400 00	
Middletown school .....	36,000 00	36,000 00	
Town of Monroe, N. Y. ....	7,000 00	7,150 00	
Borough of Deckertown.....	15,000 00	15,000 00	
Town of Thompson .....	6,000 00	6,240 00	
Long Island City ref .....	15,000 00	15,650 00	
Long Island City st. imp.....	15,000 00	15,750 00	
Perry county, Miss., bonds.....	6,500 00	6,500 00	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
School dist., New Decatur, Ala.	\$7,500 00	\$8,000 00	\$280,887 88	
Columbus R. R. Co., Ga.....	10,000 00	6,000 00		
Lakeside Ry. Co.....	5,000 00	5,000 00		
Lakeside Ry. Co stock .....	2,500 00	.....		
East Lake Land Co.....	45,000 00	45,000 00		
Town of Brewton, Ala .....	5,500 00	5,500 00		
City of Birmingham, Ala .....	8,144 61	8,144 61		
Town of Oxford, Ala . .....	10,000 00	10,000 00		
Johnson county, Tenn.....	5,175 00	5,066 89	\$280,887 88	
Winston county, Ala .....	2,547 00	2,534 07		
Washington warrants .....	9,433 97	9,435 00		
	<u>\$281,300 58</u>	<u>\$290,870 57</u>	<u>\$280,887 88</u>	
Amount loaned on collaterals ..			\$280,887 88	
Amount loaned on personal securities, including bills purchased			815,892 42	
Due from banks.....			109,978 18	
Real estate .....			5,970 57	
Cash on deposit in banks or other moneyed institutions .....			81,776 87	
Cash on hand . .....			89,589 02	
Amount of assets not included under any of the above heads, viz.:			74,587 49	
Accrued interest.....			\$14,587 29	
Furniture and fixtures .....			2,000 00	
Rent due and not collected.....			78 00	
Excess of market value over book value .....			9,983 24	
			<u>26,648 53</u>	
			<u>\$1,087,556 83</u>	

LIABILITIES.

Capital stock paid in, in cash .....	\$100,000 00
Surplus fund .....	25,000 00
Undivided profits .....	40,054 45
Deposits in trust.....	908,408 00
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$3,559 45
Due banks and trust companies .....	15,534 48
	<u>19,098 88</u>
	<u>\$1,087,556 83</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$44,944 45
Amount of interest paid to and credited depositors during the same period.....	21,487 46
Amount of the expenses of the institution during the same period.....	7,914 54
Amount of dividends on capital stock declared during the year, payable January 15 and July 15, 1897 .....	6,000 00
Taxes paid during the year .....	2,201 91
Amount of deposits made by order of court.....	825 54
Number of deposits on which interest is allowed at this date...	1,544
Total amount of such deposits....	\$641,901 84
Rate of interest on same, 2 and 4 per cent.	
Amount of bonds and mortgages purchased during the year ..	\$56,600 00

34. THE PEOPLE'S TRUST COMPANY, BROOKLYN.

[172 Montague street; chartered 1889.]

FELIX CAMPBELL, President. EDWARD JOHNSTON, Secretary.

DIRECTORS.

FELIX CAMPBELL, JAMES McMAHON, FREDERIC A. WARD,  
EUGENE G. BLACKFORD, HORACE J. MORSE, ALONZO SLOTE,  
GEORGE G. TANGEMAN, SOLOMON W. JOHNSON, CORNELIUS N. HOAGLAND,  
DAVID A. BOODY, J. G. DETTMER, BERNARD GALLAGHER,  
ROBERT J. KIMBALL, WILLIAM B. HILL, HOWARD M. SMITH,  
ISIDORE M. BON, JOHN E. SEARLES, WILLIAM M. COLE,  
AMORY S. CARHART, WM. B. DAVENPORT, JAMES JOURDAN,  
FRED'K A. SCHROEDER.

FINANCIAL.  
RESOURCES.

Bonds and mortgages..... \$753,758 21  
Stock and bond investments viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.
U. S. government .....	\$1,000,000 00	\$1,210,000 00	\$1,166,125 00
N. Y. & B. bridge bonds.....	100,000 00	104,670 00	105,100 00
City of Brooklyn .....	406,000 00	425,128 60	416,770 00
City of Jersey City.....	150,000 00	175,500 00	158,250 00
Richmond county ctfs. of ind..	55,000 00	55,000 00	55,000 00
Atlantic Ave. R. R. Co. 1st ....	100,000 00	103,000 00	102,000 00
Iron Car Equipment Car tr.....	52,000 00	46,800 00	46,800 00
Union Ferry 1st mortgage.....	50,000 00	53,000 00	47,015 00
Brooklyn and Rockaway Beach.	145,000 00	145,000 00	145,000 00
Knickerbocker S. B. Co....	5,000 00	8,750 00	8,700 00
C. I. & Brooklyn R. R. ctfs....	10,000 00	10,000 00	10,000 00
Edison Electric Ill. Co. bonds .	7,000 00	7,700 00	7,595 00
Chi., R. I. & Pac 1st ex. & coll.	85,000 00	87,450 00	86,750 00
Col., Hock. Valley & Toledo....	50,000 00	51,000 00	51,656 25
Westn. Nor. Car. R. R. 1st con.	50,000 00	57,250 00	58 000 00
Lehigh & N. Y. R. R. Co. 1st..	100,000 00	91,000 00	92,250 00
Brooklyn Union Gas Co. 1st....	100,000 00	112,000 00	105,000 00
Brooklyn & N. Y. Ry. Sup. 1st.	6,000 00	8,000 00	8,900 00
Brooklyn Art Asso. stock .....	750 00	875 00	875 00
E. W. Bliss common .....	16,000 00	12,000 00	14,800 00
B'k'n C. R. R. Co stock. ....	91,000 00	178,860 00	180,937 06
Hartford Fire Insurance Co....	2,500 00	6,875 00	2,500 00
Metropolitan St. Ry. bonds ....	100,000 00	113,000 00	112,298 75
Rens. & Sar. R. R. stock.....	50,000 00	90,000 00	90,750 00
	<u>\$2,681,250 00</u>	<u>\$3,090,858 60</u>	<u>\$2,962,637 06</u>

Amount loaned on collaterals ..... 2,962,637 06  
Amount loaned on personal securities, including bills purchased 4,851,889 86  
Real estate ..... 888,096 09  
Cash on deposit in banks or other moneyed institutions..... 79,500 00  
Cash on hand..... 686,872 04  
Amount of assets not included under any of the above heads, 63,412 55  
viz.:

Interest due and not collected.....	\$72,064 76
Difference in book and market value of stocks and bonds.	126,221 54
	<u>200,286 30</u>
	<u>\$9,435,951 61</u>

LIABILITIES.

Capital stock paid in, in cash. .... \$1,000,000 00  
Surplus fund ..... 1,000,000 00  
Undivided profits.. ..... 174,947 56  
Deposits in trust. .... 280,844 78  
General deposits.... ..... 6,806,211 79

Other liabilities not included under any of the above heads, viz.:

Interest accrued on deposits.....	\$20,519 59	
Taxes accrued.....	2,000 00	
Certified checks outstanding.....	17,163 27	
Time certificates of deposit.....	94,583 16	
Unpaid dividends.....	25,740 00	
Expenses accrued.....	560 00	
Rebate on bills purchased.....	1,859 46	
		\$162,425 4
		\$9,435,951 6

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$323,753 6
Amount of interest paid to and credited depositors during the same period.....	138,990 6
Amount of expenses of the institution during the same period	56,994 1
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, January 1.....	85,000 0
Taxes paid during the year .....	3,137 6
Amount of deposits made by order of court.....	105,723 1
Number of deposits on which interest is allowed at this date..	2,89
Total amount of such deposits.....	\$7,030,861 6
Rate of interest on same, 1, 1½, 2, 2½, 3, 3½ and 4 per cent.	
Amount of bonds and mortgages purchased during the year...	\$2,000 0

35. PRODUCE EXCHANGE TRUST COMPANY, NEW YORK.

[26 Broadway; chartered 1898.]

JAMES H. PARKER, President.

S. L. CHAMBERLAIN, Secretary

DIRECTORS.

J. H. PARKER,	JOHN E. SEARLES,	THOS. A. McINTYRE,
TIMOTHY HOGAN,	FRANK BRAINARD,	W. WILLIS MERRILL,
MUNROE CRANE,	JOHN P. TRUESDELL,	H. IRVINE KEYSER,
J. W. MIDDENDORF,	A. GOEPEL,	ANDREW McLEAN,
C. W. GACKETT,	WOLSTON R. BROWN,	CHARLES P. ARMSTRONG,
CHAS. A. DESHON,	TURNER A. BEALL,	HENRY D. McCORD.
	H. P. DOREMUS,	

Capital paid in, in cash, \$500,000.

Began business March 7, 1898, and is not required to report until July 1, 1899

36. REAL ESTATE TRUST COMPANY OF NEW YORK CITY.

[30 Nassau street; chartered 1890.]

HENRY C. SWORDS, President.

HENRY W. REIGHLEY, Secretary

DIRECTORS.

F. H. CAMMAN,	CHARLES O. BURKE,	JAMES M. VARNUM,
JAMES I. RAYMOND,	JOHN DOWNEY,	DOUGLAS ROBINSON,
HORACE S. ELY,	EBENEZER S. MASON,	LISPENARD STEWART,
CHARLES S. BROWN,	HENRY K. POMROY,	GEORGE C. DeWITT,
HENRY LEWIS MORRIS,	EDWIN A. CRUIKSHANK,	HENRY C. SWORDS,
PERCY CHUBB,	J. ROOSEVELT ROOSEVELT,	FRANKLIN B. LORD,
LANSDALE BOARDMAN,	CHAS. A. SCHERMERHORN,	CHARLES A. PEABODY, Jr
JOEL F. FREEMAN,	FRANK S. WITHERBEE,	HARRISON E. GAWTRY.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....		\$316,600 0
Stock and bond investments, viz.:		

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States government .....	\$170,000 00	\$192,950 00	\$172 801 91
New York city .....	535,000 00	535,000 00	534,550 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
N. Y. city paving and park cons.	\$12,000 00	\$10,800 00	\$10,830 00	
Bleecker st., Fulton F. 1st .....	1,000 00	1,060 00	1,079 95	
Central R., N. J., reg. 100 yrs .	5,000 00	5,500 00	5,881 15	
Central R., N. J., cons.....	30,000 00	31,800 00	31,584 12	
Chi., Mil. & St. Paul cons. fd..	1,000 00	1,080 00	1,044 91	
Chicago, Mil. & St P. gen. mtg.	17,000 00	18,020 00	17,421 79	
Chicago & Milwaukee 1st .....	14,000 00	14,630 00	14,703 24	
Columbus & Hock V. 1st. ....	8,000 00	8,120 00	8,151 48	
Cleveland & Canton 1st .....	22,000 00	15,620 00	17,692 64	
People's Gas Lt. & Coke, Chi- cago, 2d.....	25,000 00	26,500 00	25,720 09	
Elizabeth., Lex. & Big Sandy 1st	25,000 00	25,375 00	25,130 48	
South Side R. 1st .....	2,000 00	2,060 00	2,077 49	
Toledo, Peo. & W. R. 1st .....	16,000 00	11,680 00	10,548 26	
Chesapeake & Ohio pur. mtg ..	4,000 00	4,150 00	4,259 47	
Union Pacific R. 1st .....	50,000 00	57,000 00	54,546 16	
Minneapolis & St. L. 1st .....	3,000 00	3,675 00	2,975 91	
Ohio & Miss. R. con.....	20,000 00	20,700 00	20,367 17	
Wabash R. 1st .....	50,000 00	53,875 00	52,584 45	
Chi., Burl. & Quincy R. deb ..	1,000 00	1,060 00	1,008 65	
Chi., Burl. & Quincy R. s. fd..	33,000 00	34,237 50	34,020 73	
Chi., Burl. & Quincy R. 1st....	25,000 00	26,250 00	26,405 50	
Chi., Burl. & Quincy R. conv ..	13,000 00	14,365 00	13,817 24	
Toledo, Peo. & W. coup. scrip.	1,395 00	1,116 00	1,377 01	
Richmond & Danville R. deb..	10,000 00	10,000 00	9,365 39	
East Tenn., Va. and Ga. cons..	50,000 00	55,000 00	54,166 76	
Atch., Top. & Santa Fe notes..	20,000 00	20,800 00	20,383 18	
Atch., Top. & S Fe gen. mtg..	25,000 00	22,437 50	21,368 32	
Central Pacific 1st con deben..	16,000 00	16,800 00	16,477 63	
Cleve., Col., Cin. and Ind. 1st .	10,000 00	10,575 00	10,347 08	
Louisville and Nashville cons...	40,000 00	40,900 00	40,896 04	
Lake Shore and Michigan So ...	6,000 00	6,270 00	6,288 98	
Pitts., Cin. & St. Louis bonds..	13,000 00	13,910 00	14,297 40	
Pitts., Cin. & St Louis rec. cfts.	10,000 00	10,250 00	10,255 93	
Western Union Tel. Co. deben.	13,000 00	13,715 00	13,672 74	
Nashville and Decatur R. 1st...	2,000 00	2,200 00	2,198 25	
Cleveland and Pitts. cons .....	1,000 00	1,085 00	1,097 49	
Boston United Gas .....	35,000 00	33,075 00	32,591 39	
Chic., R. I. and Pac. 1st exten.	33,000 00	35,475 00	35,246 22	
Keokuk and Des Moines R. 1st.	700 00	728 00	705 79	
Louisville and Nashville .....	4,000 00	4,560 00	4,478 01	
Atlantic Mut. Ins. Co. scrip ...	10,730 00	11,513 90	10,685 36	
Bank of New York stock.....	10,000 00	23,500 00	22,402 60	
Fourth Nat. Bank stock .....	10,000 00	19,000 00	17,563 60	
Gallatin Nat. Bank stock.....	2,500 00	7,875 00	7,506 10	
Corn Exchange N. Bank stock.	5,000 00	14,600 00	14,377 86	
N. Y., N. H. and H. R. Co. stk.	20,000 00	36,600 00	36,241 07	
Wisconsin Central rec. cfts ....	8,000 00	8,048 89	8,048 89	
	<u>\$1,438,325 00</u>	<u>\$1,535,541 79</u>	<u>\$1,520,741 88</u>	
Amount loaned on collaterals.....				\$1,520,741 88
Amount loaned on personal securities, including bills purchased				2,251,908 89
Overdrafts.....				153,319 00
Cash on deposit in banks or other moneyed institutions.....				9,519 44
Cash on hand.....				456,614 43
Amount of assets not included under any of the above heads, viz.:				12,245 14
Difference in book and market value stocks and bonds ....			\$14,799 91	
Accrued interest.....			23,032 85	
				<u>37,832 76</u>
				<u>\$4,758,681 54</u>
LIABILITIES.				
Capital stock paid in, in cash.....			\$500,000 00	
Surplus fund .....			250,000 00	
Undivided profits.....			124,601 06	
Deposits in trust .....			8,877,625 18	
Other liabilities not included under any of the above heads, viz.: Interest accrued on deposits.....			6,455 30	
				<u>\$4,758,681 54</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$188,247 28
Amount of interest paid to and credited depositors during the same period.....	82,600 67
Amount of expenses of the institution during the same period	87,654 56
Amount of dividends on capital stock declared during the year, payable July 1, 1897, January 3, 1898.....	85,000 00
Taxes paid during the year.....	750 00
Amount of deposits made by order of court.....	82,821 66
Number of deposits on which interest is allowed at this date...	803
Total amount of such deposits.....	\$8,821,138 66
Rate of interest on same, 1, 1½, 2, 2½, 3 per cent.	
Amount of bonds and mortgages purchased during the year...	\$90,000 00

37. ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER.

[25 Exchange street; chartered 1868 as the Safe Deposit Company of the City of Rochester.]

J. MOREAU SMITH, President.

HAYWARD HAWKS. Secretary.

DIRECTORS.

C. B. WOODWORTH,	ROBERT M. MYERS,	FRANK A. WARD,
J. MOREAU SMITH,	HIRAM W. SIBLEY,	WILLIAM C. BARRY,
WILLIAM N. COGSWELL,	E. FRANK BREWSTER,	ISAAC WILLIS,
WILLIAM D. ELLWANGER,	HAYWOOD HAWKS,	MAX BRICKNER,
C. C. WOODWORTH,	RUFUS A. SIBLEY,	THOMAS J. DEVINE,
GILMAN H. PERKINS,	FREDERICK COOK,	EUGENE T. CURTIS,
JAMES W. GILLIS,	HENRY C. BREWSTER,	CHARLES P. BARRY,
JOHN H. BREWSTER,	GEORGE ELLWANGER,	JOSIAH ANSTICE.

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....	\$875,967 00
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S. bonds . . . . .	\$317,150 00	\$406,551 00	\$383,434 07
Tennessee refunding.....	25,000 00	22,375 00	22,375 00
North Carolina . . . . .	6,000 00	7,500 00	7,437 50
City of Rochester. . . . .	1,378,972 15	1,386,472 15	1,381,472 15
Town of Irondequoit.....	8,500 00	8,500 00	8,500 00
Town of Manchester.....	8,000 00	8,000 00	8,000 00
Town of Penfield . . . . .	1,000 00	1,000 00	1,000 00
Rochester City & B. R. R. bds.	58,000 00	58,000 00	58,000 00
Rochester City & B. R. R. general mortgage... ..	90,000 00	99,000 00	90,000 00
Rochester Ry. Co. col. trust...	61,000 00	61,000 00	61,000 00
Bausch & Lomb Optical Co . . . .	10,000 00	10,000 00	10,000 00
Rochester Gas & Electric Co. 1st mortgage.....	96,000 00	96,000 00	96,000 00
Bausch Elec. Light Co. 1st mtg.	78,000 00	78,000 00	78,000 00
Municipal Gas 1st mortgage....	1,000 00	1,000 00	1,000 00
Franklin county, Ohio . . . . .	20,000 00	20,000 00	20,000 00
Chic., Bur. & Quincy R. R.....	3,000 00	3,000 00	2,852 50
Chic., Bur. & Quincy R. R . . . .	3,000 00	3,570 00	3,492 50
Chic., Bur. & Quincy convert .	19,700 00	21,867 00	19,806 88
Chic., Bur. & Quincy deb . . . . .	1,000 00	1,070 00	1,000 00
Chic.. St. Paul, M. & Omaha con.	31,000 00	42,160 00	38,120 00
Chicago & R. I. Pacific ext.....	25,000 00	26,250 00	25,000 00
Chic. & Northwest S. F. deb. 1921	10,000 00	11,500 00	10,400 00
Chic.. Mil. & St. Paul deb. div.	2,000 00	2,540 00	2,485 00
Erie R. R. Co . . . . .	8,000 00	5,680 00	5,680 00
Erie R. R. Co. 1st pfd. stock ..	5,500 00	2,145 00	1,457 50
Western Union Tel. Co. con. T	50,000 00	55,000 00	51,455 00
West Shore guar.....	25,000 00	27,500 00	25,000 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Lehigh Valley Coal gtd.....	\$10,000 00	\$9,500 00	\$10,300 00	
Cin., Ham. & Indiana .....	10,000 00	11,600 00	11,600 00	
Chicago & Eastern Illinois .....	10,000 00	10,000 00	10,000 00	
Sav. Mans. & Newark 1st mort.	10,000 00	10,000 00	12,106 00	
Chicago, Mil. & St. Paul .....	10,000 00	11,500 00	10,700 00	
Western Union Telegraph Co.,.	8,000 00	8,580 00	8,580 00	
Chicago, Mil. & St. Paul R. R.	10,000 00	14,500 00	12,987 50	
Chicago & A. R. R. com. stk.,	11,500 00	18,975 00	15,750 00	
Chicago & N. W. R. R. com. stk.	10,000 00	12,100 00	10,275 00	
Chi. & N. W. R. R. pfd. stk.,.	10,000 00	16,400 00	14,637 50	
Chicago, Mil. & St. Paul pfd. stk.	10,000 00	14,500 00	12,825 00	
Del. & Hudson Canal Co. ....	30,000 00	33,600 00	35,637 50	
Pennsylvania R. R. Co. ....	20,000 00	23,000 00	22,025 00	
Del., Lackawanna & Western .	10,000 00	15,500 00	15,500 00	
Lake Shore & Mich. South. guar.	19,950 00	49,875 00	49,875 00	
Canada Southern . . . . .	20,000 00	10,200 00	9,562 50	
Western Union Telegraph Co.,.	10,000 00	9,100 00	7,937 50	
Roch. Gas & Elet. Co. pfd. ....	20,000 00	20,000 00	19,600 00	
American Exch. Nat. Bank....	10,000 00	17,100 00	15,100 00	
National Bank of Commerce...	5,000 00	10,250 00	9,800 00	
Bank of America .....	2,000 00	6,800 00	5,912 00	
	<u>\$2,591,272 15</u>	<u>\$2,793,760 15</u>	<u>\$2,728,652 60</u>	<u>\$2,728,652 60</u>
Amount loaned on collaterals .....				2,133,326 83
Real estate .....				160,000 00
Cash on deposit in banks or other moneyed institutions .....				440,684 75
Cash on hand .....				163,612 09
Amount of assets not included under any of the above heads, viz.:				
Difference in book and market value of stocks and bonds,		\$65,107 55		
Interest due and not collected.....		50,456 64		
				<u>115,564 19</u>
				<u>\$6,617,807 89</u>
LIABILITIES.				
Capital stock paid in, in cash .....			\$200,000 00	
Undivided profits.....			455,687 86	
Deposits in trust .....			214,823 82	
General deposits.....			5,747,295 71	
				<u>\$6,617,807 89</u>
SUPPLEMENTARY.				
Total amount of interest, commissions and profits of every kind received during the year.....				\$279,899 19
Amount of interest paid to and credited depositors during the same period.....				193,631 70
Amount of expenses of the institution during the same period				20,347 81
Amount of dividends on capital stock declared during the year, payable January 15 and July 15.....				20,000 00
Taxes paid during the year .....				5,859 48
Amount of deposits made by order of court.....				19,208 84
Number of deposits on which interest is allowed at this date ..				8,518
Total amount of such deposits.....				\$5,785,669 53
Rate of interest on same, 2 to 4 per cent.				
Amount of bonds and mortgages purchased during the year ..				<u>\$5,500 00</u>

SECURITY TRUST COMPANY OF ROCHESTER.

38. SECURITY TRUST COMPANY OF ROCHESTER.

[103 East Main street; chartered 1892.]

EDWARD HARRIS, President. FRANK M. ELLERY, Assistant

DIRECTORS.

HIRAM W. SIBLEY, GILBERT BRADY, ALEXANDER M. JAMES S. WATSON JULIUS M. WILE, C. WALTER SMITH JOHN CRAIG POW WILLIAM E. WER JOSEPH T. ALLIN E. S. ETTENHEIM

FINANCIAL. RESOURCES.

Bonds and mortgages \$24 Stock and bond investments, viz.:

Stocks and bonds.	Par value.	Estimated market value.	Book value.	
United States consols.....	\$50,000 00	\$64,000 00	\$57,000 00	
City of Rochester.....	50,000 00	51,000 00	51,000 00	
City of Rochester sewer bonds.	50,000 00	50,000 00	50,000 00	
Miss., Kans. & Tex Ry. 1st mtg	80,000 00	25,500 00	24,475 00	
Miss., Kans. & Tex. Ry. 2d mtg	50,000 00	80,500 00	29,450 00	
Texas Pacific 1st mortgage.....	20,000 00	19,000 00	16,900 00	
Mobile & Ohio con. mortgage..	50,000 00	88,000 00	84,275 00	
Buffalo, N. Y. & E. con. mtg..	10,000 00	18,500 00	18,500 00	
Miss., K. & T. of Tex. 1st mtg.	80,000 00	24,000 00	22,875 00	
St. Louis & Iron Mount. 2d mtg	40,000 00	84,100 00	81,275 00	
Chicago & R. I. debentures....	20,000 00	21,000 00	18,750 00	
Chesapeake & Ohio consols.....	50,000 00	40,000 00	37,850 00	
Ft. Worth & Denver City 1st mtg	20,000 00	14,000 00	11,625 00	
Missouri Pacific 3d mortgage...	28,000 00	80,000 00	29,720 00	
Galveston, Houston & H. 1st mtg	10,000 00	9,000 00	8,400 00	
Atlantic & Danville 1st mtg....	20,000 00	18,000 00	17,950 00	
Atchison, Top. & St. Fe 1st mtg	100,000 00	88,000 00	88,500 00	
Minn. & St. Louis con.....	10,000 00	10,800 00	10,800 00	
St. Louis & San Fran. con.....	50,000 00	85,000 00	84,000 00	
Augusta Southern 1st .....	10,000 00	9,000 00	9,000 00	
Atlantic & West Point deb.....	15,000 00	15,000 00	15,825 00	
Nashville, Florence & S. 1st....	10,000 00	8,850 00	8,850 00	
Norfolk & Western consols.....	20,000 00	15,500 00	16,000 00	
Roch. Railway 1st mortgage...	80,000 00	80,000 00	28,925 00	
Roch. Railway 2d mortgage ...	10,000 00	7,000 00	8,000 00	
Roch. Railway collateral trust.	50,000 00	50,000 00	50,000 00	
Brush Electric Light Co. 1st...	57,000 00	57,000 00	57,000 00	
Rochester Gas & Elec Co. 1st..	10,000 00	10,000 00	10,000 00	
Central Bank of Rochester.....	10,000 00	11,500 00	10,500 00	
Bank of Monroe .....	2,500 00	7,500 00	7,500 00	
Chemical Bank.....	100 00	4,000 00	4,000 00	
Rochester Electric Ry.....	500 00	600 00	600 00	
Cleveland, C., C. & St. L. R. R.				
preferred.....	20,000 00	17,000 00	17,000 00	
Georgia Ry. & Banking Co.....	500 00	8,500 00	8,500 00	
	\$933,600 00	\$863,850 00	\$833,545 00	
Amount loaned on collaterals.....				881
Amount loaned on personal securities, including bills purchased				591
Overdrafts .....				4
Real estate .....				151
Cash on deposit in banks or other moneyed institutions .....				891
Cash on hand.....				121
Amount of assets not included under any of the above heads, viz.:				
Interest accrued.....			\$15,119 28	
Safe deposit vaults.....			15,000 00	
				81
				\$2,411



LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Surplus fund .....	120,600 00
Undivided profits.....	46,294 62
Deposits in trust.....	44,572 78
General deposits.....	2,008,862 08
Other liabilities not included under any of the above heads, viz.: Dividends unpaid.....	100 50
	<hr/> <hr/> \$2,414,829 98

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$99,768 20
Amount of interest paid to and credited depositors during the same period .....	62,937 36
Amount of expenses of the institution during the same period .....	18,323 08
Amount of dividends on capital stock declared during the year, payable February, May, August and November.....	12,000 00
Taxes paid during the year.....	3,872 54
Amount of deposits made by order of the court.....	30,284 36
Number of deposits on which interest is allowed at this date..	1,335
Total amount of such deposits.....	\$1,958,898 36
Rate of interest on same, 2 to 4 per cent.	
Amount of bonds and mortgages purchased during the year..	\$4,125 00

39. THE STATE TRUST COMPANY, NEW YORK CITY.

[100 Broadway; chartered 1889.]

FRANCIS S. BANGS, President.

MAURICE S. DECKER, Secretary

DIRECTORS.

WILLIS S. PAINE,  
JOSEPH N. HALLOCK,  
WILLIAM A. NASH,  
HENRY STEERS,  
CHARLES SCRIBNER,  
FRANCIS S. BANGS,  
HENRY H. COOK,  
FRANCIS LYNDE STETSON,

EDWIN A. McALPIN,  
GEO. FOSTER PEABODY,  
GEO. W. QUINTARD,  
CHARLES L. TIFFANY,  
PERCIVAL KNAUTH,  
ANSON G. MCCOOK,  
WALTER S. JOHNSTON,

ANDREW MILLS,  
J. D. PROBST,  
GEORGE W. WHITE,  
THOMAS A. McINTYRE,  
EDWARD E. POOR,  
R. A. C. SMITH,  
THOMAS F. RYAN,  
FORREST H. PARKER.

FINANCIAL.

RESOURCES.

Bonds and mortgages .....	\$18,180 80
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States.....	\$300,000 00	\$342,000 00	\$330,538 85
City of New York.....	841,455 58	841,455 58	870,623 41
City of Brooklyn.....	450,000 00	438,750 00	452,681 70
Salem, Ohio .....	125,000 00	125,000 00	125,000 00
C., C. C. and St. Louis (St. Louis division) .....	50,000 00	47,500 00	41,750 00
Chic., R. I. and Pac. Ry.....	50,000 00	53,750 00	50,000 00
Chic. and Eastern Illinois ..	43,000 00	43,430 00	42,731 25
Illinois Central .....	4,000 00	3,640 00	3,640 00
Chic., St. Louis & New Orleans	16,000 00	15 280 00	15,280 00
Rio Grande and Western ..	144,000 00	120,960 00	109,876 25
St. Louis, Alton & Terre Haute.	45,000 00	47,418 75	47,418 75
Seattle, Lake Shore and East..	50,000 00	20,000 00	49,985 00
United Elec. Securities Co.....	25,000 00	23,750 00	22,500 00
West Chicago Street Ry. Co...	42,000 00	38,850 00	38,850 00
Tol., Cinn & St. Louis rec. ctfs	52,247 80	52,247 80	52,247 80
C., C. C. and St. Louis pfd.....	20,000 00	16,000 00	19,687 50

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Edison Elec. Ill. Co. of N. Y. ..	\$50,000 00	\$62,500 00	\$50,812 50	
Maryland Trust Co. ....	25,000 00	31,250 00	25,000 00	
Real Est. Ex. & Auction Room	1,000 00	700 00	800 00	
Western Union Tel. Co.....	22,000 00	20,020 00	18,505 00	
	<u>\$2,355,702 88</u>	<u>\$2,344,501 63</u>	<u>\$2,367,822 01</u>	\$2,367,822 01
Amount loaned on collaterals.....				6,515,446 78
Amount loaned on personal securities, including bills purchased				20,250 00
Due from banks.....				47,606 11
Real estate .....				89,056 09
Cash on deposit in banks or other moneyed institutions..				1,202,710 79
Cash on hand.....				30,335 29
Amount of assets not included under any of the above heads, viz.:				
Accrued interest and interest due not collected.....			\$34,616 94	
Trust department advances.....			10,808 45	
				<u>45,425 39</u>
				<u>\$10,336,842 21</u>

## LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund .....	500,000 00
Undivided profits.....	491,114 95
Deposits in trust and general deposits .....	8,311,822 76
Other liabilities not included under any of the above heads,viz.:	
Interest accrued on deposits.....	\$7,084 12
Rent accrued.....	3,500 00
Excess book value over cost of investments .....	23,820 38
	<u>33,904 50</u>
	<u>\$10,336,842 21</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$373,247 48
Amount of interest paid to and credited depositors during the same period..	149,427 38
Amount of expenses of the institution during the same period,	100,468 48
Amount of dividends on capital stock declared during the year, payable July 1, 1897, January 3, 1898....	60,000 00
Taxes paid during the year.....	1,500 00
Amount of deposits made by order of court.....	301,500 09
Number of deposits on which interest is allowed at this date..	1,576
Total amount of such deposits .....	\$7,306,447 74
Rate of interest on same, 1 to 4 per cent.	
Amount of bonds and mortgages purchased during the year...	<u>\$100,529 95</u>

#### 40. TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.

[146 Broadway; chartered 1882 as the German-American Loan and Trust Company of New York.]

CLARENCE H. KELSEY, President.

EDWARD O. STANLEY, Treasurer.

#### DIRECTORS.

ALEXANDER E. ORR,  
JAMES D. LYNCH,  
FREDERICK POTTER,  
LOUIS WINDMULLER,  
JOHN D. HICKS,  
ELLIS D. WILLIAMS,  
GEORGE G. WILLIAMS,  
CHARLES A. PEABODY, Jr.,

CHARLES S. BROWN,  
CHAS. R. HENDERSON,  
BENJAMIN D. HICKS,  
MARTIN JOOST,  
CHARLES RICHARDSON,  
CLARENCE H. KELSEY,  
JOHN S. KENNEDY,

AUGUSTUS T. JUILLIARD,  
WILLIAM M. INGRAHAM,  
JOHN JACOB ASTOR,  
JULIEN T. DAVIES,  
CHARLES MATLACK,  
ROBERT OLYPHANT,  
WILLIAM J. EASTON,  
S. V. R. CRUGER.

#### FINANCIAL.

##### RESOURCES.

Bonds and mortgages..... \$3,881,930 43  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
U. S government, reg., 1907...	\$300,000 00	\$339,000 00	\$324,000 00
New York city, 1908, 1911.....	200,000 00	200,000 00	200,000 00
Brooklyn city, 1936, 1937 .....	500,000 00	535,000 00	515,000 00
Bond and Mortgage Guarantee Co. stock .....	25,000 00	46,250 00	81,250 00
	<u>\$1,025,000 00</u>	<u>\$1,120,250 00</u>	<u>\$1,070,250 00</u>

1,070,250 00

Amount loaned on collaterals..... 185,505 97

Real estate ..... 170,000 00

Cash on deposit in banks or other moneyed institutions..... 445,381 23

Cash on hand..... 2,117 67

Amount of assets not included under any of the above heads, viz.:

Accrued interest.....	\$39,929 00
Interest due and not collected.....	1,457 38
Premiums and examinations and search fees due.....	85,228 83
Other outstanding accounts .....	34,683 12
Plant (copy of real estate and tax records).....	450,000 00

611,298 33

\$6,866,483 63

##### LIABILITIES.

Capital stock paid in, in cash ..... \$2,500,000 00

Surplus fund..... 2,000,000 00

Undivided profits..... 253,496 55

Deposits in trust..... 8,986 55

General deposits..... 906,771 89

Other liabilities not included under any of the above heads, viz.:

Interest accrued on deposits . . . . .	\$10,454 88
Rents and expenses accrued (estimated).....	20,000 00
Money received from clients to pay taxes to complete contracts, etc. ....	621,774 26
Dividend payable January 3, 1898 .....	50,000 00

702,229 14

\$6,866,483 63

##### SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year..... \$1, 08,979 63

Amount of interest paid to and credited depositors during the same period..... 22,939 64

Amount of expenses of the institution during the same period.	\$508,809 20
Amount of dividends on capital stock declared during the year, payable April 1, July 1, October 1, 1897, and January 8, 1898	200,000 00
Taxes paid during the year .....	16,414 04
Number of deposits and accounts on which interest is allowed at this date.....	114
Total amount of such deposits and accounts.....	\$1,817,256 85
Rate of interest on same, 1 to 5 per cent.	

41. TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[100 North Salina street; chartered 1886.]

FRANCIS HENDRICKS, President.

JAMES BARNES, Secretary.

DIRECTORS.

FRANK HISCOCK,	FRANCIS HENDRICKS,	THOMAS MOLLOY,
JAMES BARNES,	GEORGE DOHENY,	JONATHAN KNEELAND,
FRANK H. HISCOCK,	ALFRED MERCER,	GEORGE A. WOOD,
LUCIUS M. KINNE,	WILLIS PLATT,	ALBERT K. HISCOCK.
	GEORGE E. DANA,	

RESOURCES.

Bonds and mortgages.....	\$378,456 06
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States coup. and reg., 1904 and 1907 .....	\$150,000 00	\$170,125 00	\$160,550 00
St. L., Iron Mt. and So., 1931...	40,000 00	85,200 00	
Col., Hock. V. & Toledo, 1931...	10,000 00	7,400 00	
Mo., Kansas & Texas 1st, 1900 ..	40,000 00	85,600 00	
St. Louis & Southwestern, 1909.	20,000 00	14,600 00	
Louisville, N. A. & Chi. 1st, 1910	10,000 00	11,000 00	
Louisville, N. A. & Chi. (C. & I. div.) 1st, 1911 .....	10,000 00	10,800 00	
Chi., Ind. and Louisville, 1947..	10,000 00	9,400 00	
Tenn., C. and I. (Bir. div.), 1917	20,000 00	16,800 00	
Evansville and Indiana 1st, 1924.	10,000 00	8,000 00	
Evansville & Indiana con., 1920.	10,000 00	7,500 00	
Kansas City & Pacific 1st, 1900..	20,000 00	14,200 00	
Montana Cent 1st guar., 1937..	10,000 00	10,700 00	
Reading Co. general, 1997.	40,000 00	83,600 00	
Atchison, Col. and Pac. 1st, 1905	10,000 00	3,000 00	
Atchison, Topeka & Santa Fe general, 1995 .....	87,000 00	32,030 00	369,204 75
Southern Ry. 1st con., 1904.....	30,000 00	27,600 00	
Chi. & E. Ill. gen. con. 1st, 1937	30,000 00	30,300 00	
Flint and Pere Marquette 1st, 1920 .....	10,000 00	11,400 00	
Minn. and St. Louis 1st con., 1934 .....	10,000 00	10,600 00	
Eliz., Lex. & Big Sandy guar., 1902.....	10,000 00	10,200 00	
Rio Grande and Western, 1939..	10,000 00	8,200 00	
Syracuse Chilled Plow Co., 1900	14,000 00	14,000 00	
Evansville & Terre Haute pfd	9,150 00	4,117 50	
St. Paul, Minn. and Man. stock	10,000 00	12,200 00	
Syracuse, Gen. & Corning stock	2,500 00	3,625 00	
Straight Line Engine Co. stock	1,700 00	1,955 00	
Whitman & Barnes Mfg. Co. stk	1,500 00	1,125 00	
	\$585,850 00	\$550,177 50	\$529,754 75

Amount loaned on collaterals .....	194,517 27
Amount loaned on personal securities, including bills purchased	150,978 53
Cash on deposit in banks or other moneyed institutions.....	198,750 79
Cash on hand.....	86,988 09

Amount of assets not included under any of the above heads,  
viz.:

Accrued interest.....	\$3,029 79	
Interest due and not collected .....	11,937 41	
Furniture and fixtures, safes in vault.....	50 00	
Railroad trustee account disbursement . . . . .	17 34	
New York State Banking Company loan .....	30,000 00	
State Bank of Syracuse loan.....	955,508 12	
Excess of market value over book value of stocks and bonds.....	26,422 75	
		<u>\$1,026,965 41</u>
		<u><u>\$2,556,355 90</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Undivided profits.....	141,561 63
Deposits in trust .....	140,462 47
General deposits.....	2,173,561 80
Other liabilities not included under any of the above heads, viz.: Rent accrued.....	750 00
	<u>\$2,556,355 90</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year... ..	\$107,968 65
Amount of interest paid to and credited depositors during the same period .....	67,102 53
Amount of expenses of the institution during the same period	21,981 00
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1, November 1.....	8,000 00
Taxes paid during the year.....	648 72
Amount of deposits made by order of court.....	140,462 47
Number of deposits on which interest is allowed at this date... ..	5,811
Total amount of such deposits.....	\$2,814,044 27
Rate of interest on same, 3 and 3½ per cent.	
Amount of bonds and mortgages purchased during the year... ..	\$49,500 00

42. UNION TRUST COMPANY OF JAMESTOWN.

[211 Main street; chartered 1894.]

J. S. PATTERSON, President. FRANK MERZ, Cashier.

DIRECTORS.

J. S. PATTERSON,	CHARLES M. MOORE,	FRANK B. BUSH,
SAMUEL BRIGGS,	CHARLES E. MORSE,	H. R. LEWIS,
CHARLES W. MACE,	CHARLES J. JENNER,	HARRISON PIKE,
P. C. HOUSTON,	JOHN B. SHAW,	CYRUS E. JONES,
CHARLES A. TRACY,	FRANK MERZ,	FRED. P. HALL,

FINANCIAL.  
RESOURCES.

Bonds and mortgages.....				\$320,527 06
Stock and bond investments, viz. :				
Stocks and bonds.	Par value.	Estimated market value.	Book value.	
United States govt. 4 per ct.....	\$100,000 00	\$128,000 00	\$120,000 00	
City of Jamestown . . . . .	33,610 01	33,610 01	33,610 01	
Chautauqua county warrants..	3,527 59	3,527 59	3,527 59	
Township war'ts. Chautauq. Co.	382 99	382 99	382 99	
Township bond of Busti.....	950 00	950 00	950 00	
	<u>\$138,470 59</u>	<u>\$166,470 59</u>	<u>\$158,470 59</u>	
				158,470 59

Amount loaned on collaterals .....	\$111,822 80
Amount loaned on personal securities, including bills purchased	180,878 66
Real estate .....	20,800 00
Cash on deposit in banks or other moneyed institutions .....	58,084 47
Cash on hand....	24,904 91
Amount of assets not included under any of the above heads, viz :	
Furniture and fixtures .....	\$850 00
Safe deposit vaults, etc.....	5,000 00
Building, repairs on banking house.....	8,028 07
	8,878 07
	<u>\$828,811 58</u>

## LIABILITIES.

Capital stock paid in, in cash .....	\$100,000 00
Undivided profits .....	22,046 27
Deposits in trust .....	8,976 89
General deposits.....	702,288 92
	<u>\$828,811 58</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year ..	\$43,861 42
Amount of interest paid to and credited depositors during the same period .	21,570 49
Amount of expenses of the institution during the same period	15,059 04
Amount of dividends on capital stock declared during the year, payable January 1 and June 30 .....	6,000 00
Taxes paid during the year.....	725 75
Amount of deposits made by order of court.....	8,470 84
Number of deposits on which interest is allowed at this date ..	2,386
Total amount of such deposits....	\$585,415 07
Rate of interest on same, 3 and 4 per cent.	
Amount of bonds and mortgages purchased during the year ..	<u>\$90,497 11</u>

## 43. UNION TRUST COMPANY OF NEW YORK CITY.

[80 Broadway; chartered 1864]

EDWARD KING, President.

JOHN V. B. THAYER, Secretary.

## DIRECTORS.

WM. WHITEWRIGHT,	GEORGE B. CARHART,	E. B. WESLEY,
G. G. WILLIAMS,	R. T. WILSON,	SAMUEL F. BARGER,
CHAUNCEY M. DEPEW,	AUGUSTUS LOWELL,	D. H. McALPIN,
W. EMLEN ROOSEVELT,	WILLIAM ALEX. DUER,	CHARLES H. LELAND,
ROBERT GOELET,	AUGUSTUS W. KELLEY,	JAMES T. WOODWARD,
EDWARD KING,	C. D. WOOD,	HENRY W. MAXWELL,
AMASA J. PARKER,	H. VAN RENSSELAER KENNEDY,	N. PARKER SHORTRIDGE,
	JAMES H. OGILVIE,	

## FINANCIAL.

## RESOURCES.

Bonds and mortgages.....	\$2,157,516 67
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.
United States .....	\$1,200,000 00	\$1,364,000 00	\$1,200,000 00
Debenture stks. Cherokee Outlet	500,000 00	500,000 00	500,000 00
New York State. ....	500,000 00	516,000 00	500,000 00
New York city .....	2,036,000 00	2,091,327 50	2,030,400 00

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
N. Y. C. and H. R. R. Co...	\$85,000 00	\$101,150 00	\$85,000 00	
Columbia University .....	800,000 00	800,000 00	800,000 00	
Chicago, R. I. & Pacific Ry. Co.	20,000 00	21,000 00	21,000 00	
Penn Co. 3¼ per cent. ctfs ...	1,387,000 00	1,417,554 15	1,417,554 15	
Union Pacific Ry. Co. coll. trust gold notes .....	339,000 00	146,020 00	127,125 00	
	<u>\$7,487,000 00</u>	<u>\$7,557,051 65</u>	<u>\$7,281,079 15</u>	\$7,281,079 15
Amount loaned on collaterals.....				26,938,162 50
Amount loaned on personal securities, including bills purchased				497,083 34
Overdrafts .....				93 87
Real estate.....				1,900,000 00
Cash on deposit in banks or other moneyed institutions.....				1,298,095 67
Cash on hand.. .....				8,029,766 28
Amount of assets not included under any of the above heads, viz.:				
Difference in market value and book value of stocks and bonds . . . . .			\$275,972 50	
Accrued interest.....			177,985 82	
Accrued commissions .....			15,024 54	
Advances to trusts.....			11,128 65	
				<u>480,111 51</u>
				<u>\$43,581,908 49</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund.....	5,392,685 07
Deposits in trust.....	36,747,660 89
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits .....	\$358,000 31
Expenses accrued.....	1,000 00
Certified and coupon checks outstanding.....	82,553 22
	<u>441,562 53</u>
	<u>\$43,581,908 49</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$1,326,448 78
Amount of interest paid to and credited depositors during the same period.....	622,805 40
Amount of expenses of the institution during same period. ...	206,175 57
Amount of dividends on capital stock declared during the year, payable January 10, April 10, July 10, October 10. . . . .	320,000 00
Taxes paid during the year.....	32,970 83
Amount of deposits made by order of court.....	140,657 56
Number of deposits on which interest is allowed at this date..	2,970
Total amount of such deposits.....	\$35,084,677 51
Rate of interest on same, 1 to 4 per cent.	
Amount of bonds and mortgages purchased during the year...	<u>\$230,400 00</u>

44. UNION TRUST COMPANY OF ROCHESTER.

[25 State street ; chartered 1897.]

ERICKSON PERKINS, President.

FREDERICK W. ZOLLER, Secretary.

DIRECTORS.

ERICKSON PERKINS,  
BENJAMIN E. CHASE,  
FRANK H. CLEMENT,  
FREDERICK W. ZOLLER  
GILMAN H. PERKINS,

E. S. ETTENHEIMER,  
IRVING ROUSE,  
CHARLES B. HUDSON,  
W. W. DAKE,

FRANK TAYLOR,  
GEO. C. SEAGER,  
A. E. WOLFF,  
J. E. McKELVEY,  
THOMAS BROWN.

FINANCIAL.

RESOURCES.

Bonds and mortgages ..... \$19,927 62  
Stock and bond investments, viz :

<i>Stocks and bonds.</i>	Par value.	Estimated. market value.	Book value.
United States government .....	\$200,000 00	\$230,000 00	\$230,000 00
West Side sewer and town of Gates .....	80,000 00	80,900 00	81,009 50
Genesee Valley Club 1st mtg...	15,000 00	12,000 00	12,000 00
Central Bank, Rochester, N. Y.,	10,000 00	12,000 00	11,500 00
	<u>\$255,000 00</u>	<u>\$284,900 00</u>	<u>\$284,509 50</u>

Amount loaned on collaterals..... 284,509 50  
Amount loaned on personal securities, including bills purchased 77,908 00  
Due from banks..... 221,299 91  
Cash on deposit in banks or other moneyed institutions. .... 218,553 10  
Cash on hand..... 203,301 88  
Amount of assets not included under any of the above heads,  
viz.:

Accrued interest.....	\$2,096 83	
Checks for next day's exchanges .....	84,034 10	
	<u>86,130 48</u>	
		<u>\$1,143,177 42</u>

LIABILITIES.

Capital stock paid in, in cash... ..	\$200,000 00
Surplus fund.....	20,000 00
Undivided profits.....	2,272 24
General deposits.....	895,991 86
Other liabilities not included under any of the above heads, viz.:	
Certified checks.....	\$591 20
Due banks for collections.....	24,322 12
	<u>24,913 82</u>
	<u>\$1,143,177 42</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year .....	\$4,208 07
Amount of expenses of the institution during the same period	1,559 33
Number of deposits on which interest is allowed at this date..	879
Total amount of such deposits .....	\$660,500 00
Rate of interest on same, 3 and 4 per cent.	
Amount of bonds and mortgages purchased during the year..	<u>\$19,927 62</u>



1897

45. UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY.

[59 Cedar street; chartered 1871.]

GEORGE W. YOUNG, President. ARTHUR TURNBULL, Treasurer.

DIRECTORS.

SAMUEL D. BARCOCK,	JAMES J. HILL,	RICHARD A. McCURDY,
WILLIAM P. DIXON,	LUTHER KOUNTZE,	GEORGE W. YOUNG,
CHAS. R. HENDERSON,	THEODORE MORFORD,	DUMONT CLARKE,
GUSTAV E. KISSEL,	JAMES TIMPSON,	DAVID DOWS, Jr.,
ROBERT OLYPHANT,	CHARLES D. DICKEY,	GEORGE G. HAVEN, Jr.,
ROBERT A. GRANNISS,	CHARLTON T. LEWIS,	CHARLES M. PRATT.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$6,080,014 74  
Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
United States reg. & coupon...	\$1,500,000 00	\$1,917,125 00	\$1,890,000 00	
New York city .....	625,000 00	613,795 00	613,795 00	
Brook. Wharf & Warehouse Co.	264,000 00	258,720 00	256,905 43	
Brook. Wharf & Ware. Co. pfd. stock .....	340,000 00	238,000 00	238 000 00	
Lawyers' Surety Co. stock.....	26,000 00	26,260 00	26,273 75	
Erie R. R. prior lien. ....	150,000 00	139,312 50	135,000 00	
West Chicago St. Ry. cons.....	42,000 00	41,160 00	38,850 00	
Am-rican Malting Co. stock....	150,000 00	87,000 00	87,000 00	
Staten Isl. Elect. R. R. car trust notes .....	30,000 00	27,000 00	27,000 00	
Warrants .....	31,150 04	31,150 04	31,150 04	
	<u>\$3,158,150 04</u>	<u>\$3,379,522 54</u>	<u>\$3,343,974 22</u>	3,343,974 22
Amount loaned on collaterals.....				4,468,713 64
Amount loaned on personal securities, including bills purchased				52,515 66
Real estate.. ..				214,000 00
Cash on deposit in banks or other moneyed institutions .....				1,282,400 41
Cash on hand.....				30,574 58
Amount of assets not included under any of the above heads, viz :				
Foreign department .....		\$497,400 00		
Accrued interest.....		237,868 66		
				<u>735,268 66</u>
				<u>\$16,207,481 91</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$2,000,000 00
Surplus fund .....	1,250,000 00
Undivided profits .....	148,158 71
Deposits in trust.....	1,128,784 87
General deposits.....	6,155,287 95
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits and mortgage trust bonds...	\$104,803 51
Certifications. ....	27,936 87
Mortgage trust bonds, series A-E .....	5 000,000 00
Foreign department.....	397,400 00
	<u>5,530,250 38</u>
	<u>\$16,207,481 91</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$949,233 78
Amount of interest paid to and credited depositors during the same period ... ..	208,325 60
Amount of expenses of the institution during the same period	116,787 16
Amount of dividends on capital stock declared during the year payable July 1, 1897, January 3, 1898.....	120,000 00
Taxes paid during the year.....	2,772 45
Amount of deposits made by order of court. . . . .	238,905 07
Number of deposits on which interest is allowed at this date...	879
Total amount of such deposits.....	\$6,680,350 28
Rate of interest on same, 1 to 4 per cent.	
Amount of bonds and mortgages purchased during the year...	\$1,733,139 89

1897

46. UNITED STATES TRUST COMPANY OF NEW YORK.

[45 and 47 Wall street; chartered 1853.]

JOHN A. STEWART, President.

HENRY L. THORNELL, Secretary.

DIRECTORS.

SAMUEL SLOAN,	W. BAYARD CUTTING,	GEORGE F. VIETOR,
D. WILLIS JAMES,	CHARLES S. SMITH,	WM. WALDORF ASTOR,
JOHN A. STEWART,	WILLIAM ROCKEFELLER,	JAMES STILLMAN,
JOHN HARSEN RHOADES,	ALEXANDER E. ORR,	JOHN CLAFLIN,
ANSON PHELPS STOKES,	WILLIAM H. MACY, Jr.,	DANIEL LORD,
JOHN CROSBY BROWN,	WILLIAM D. SLOANE,	JOHN S. KENNEDY,
JOHN J. PHELPS,	GUSTAV H. SCHWAB,	D. O. MILLS,
EDWARD COOPER,	FRANK LYMAN,	LEWIS CASS LEDYARD.

RESOURCES.

Bonds and mortgages .....	\$4,884,583 83
Stock and bond investments, viz.:	

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
United States .....	\$9,650,000 00	\$7,310,250 00	\$7,037,019 77
State of New York .....	500,000 00	500,000 00	500,000 00
City of New York .....	3,868,000 00	3,939,167 20	3,920,857 20
Columbia College. ....	1,000,000 00	1,000,000 00	1,000,000 00
Ref'd Prot. Dutch Church bds..	200,000 00	200,000 00	200,000 00
Seaboard & Ro'noke 1st mtg.bds.	415,000 00	415,000 00	374,500 00
N. Y., Chic. & St. L. equipm't.	130,000 00	130,000 00	130,000 00
Union Pacific coll. trust notes .	8,250 00	8,250 00	8,250 00
Central of Ga. R. R. cons. bds.	225,000 00	202,500 00	204,750 00
Illinois Central Ry. 2-10 bonds..	250,000 00	250,000 00	250,000 00
Illinois Central Ry. 3¼ p. c bds.	40,000 00	40,000 00	41,889 26
Chicago, R. I. & Pacific deben .	250,000 00	262,500 00	262,500 00
	<u>\$13,542,250 00</u>	<u>\$14,292,667 20</u>	<u>\$13,929,766 23</u>
			13,929,766 23

Amount loaned on collaterals.....	20,866,512 50
Amount loaned on personal securities, including bills purchased	11,629 999 38
Real estate.....	1,000,000 00
Cash on deposit in banks or other moneyed institutions.....	2,941,838 11
Amount of assets not included under any of the above heads, viz :	

Difference in book value and market value of stocks and bonds .....	\$362,900 97
Accrued interest.....	380,497 67
	<u>749,398 64</u>
	<u>\$56,002,098 19</u>

LIABILITIES.

Capital stock paid in, in cash ... ..	\$2,000,000 00
Surplus fund.....	9,846,452 57

Undivided profits.....	\$362,900 97
Deposits in trust and general deposits.....	42,875,885 04
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$811,759 08
Taxes accrued ..	10,000 00
Rebate interest on bills purchased.....	98,150 53
Expenses accrued, estimated.....	2,500 00
	917,409 61
	\$56,002,098 19

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$2,263,489 71
Amount of interest paid to and credited depositors during the same period... ..	918,547 86
Amount of expenses of the institution during the same period	132,158 21
Amount of dividends on capital stock declared during the year, payable January and July.....	800,000 00
Taxes paid during the year.....	88,780 97
Amount of deposits made by order of court....	211,827 80
Number of deposits on which interest is allowed at this date...	2,467
Total amount of such deposits.....	\$41,948,265 35
Rate of interest on same, 1 and 8 per cent.	

47. WASHINGTON TRUST COMPANY OF THE CITY OF NEW YORK.

[280 Broadway; chartered 1889.]

DAVID M. MORRISON, President. FRANCIS H. PAGE, Secretary.

DIRECTORS.

CHARLES F. CLARK,	CHARLES H. RUSSELL,	JOSEPH C. BALDWIN,
LUCIUS K. WILMERDING,	GEO. AUSTIN MORRISON,	SETH E. THOMAS,
GEORGE H. PRENTISS,	DAVID B. POWELL,	J. FRED'K CHAMBERLIN,
JOHN F. ANDERSON, Jr.,	H. J. S. HALL,	CLARENCE W. SEAMANS,
WILLIAM WHITING,	DAVID M. MORRISON,	CHARLES F. CUTLER,
P. C. LOUNSBURY,		CARL SCHEFER.

FINANCIAL.

RESOURCES.

Bonds and mortgages... ..	\$151,100 00
Stock and bond investments, viz.:	

Stocks and bonds.	Par value.	Estimated market value.	Book value.	
United States.....	\$275,000 00	\$314,187 50	\$314,131 05	
City of New York.....	550,000 00	502,750 00	502,763 78	
Ind., Decatur & Western.....	5,000 00	5,100 00	5,000 00	
Memphis & Charleston. ....	5,000 00	4,500 00	4,500 00	
Brooklyn Union Gas.....	10,000 00	11,000 00	11,000 00	
Union Ferry .....	10,000 00	10,400 00	10,475 00	
Metropolitan Street Ry. ....	5,000 00	5,500 00	5,237 50	
Chic. Term. Trans certfs.....	39,000 00	12,600 00	12,600 00	
Southern Railway .....	10,000 00	9,200 00	9,462 50	
Central Union Gas.....	25,000 00	25,000 00	25,800 00	
American Cotton Oil pfd .....	30,000 00	21,000 00	18,300 00	
Ev. & Terre Haute.....	13,333 33	2,666 66	2,666 66	
Third Ave. R. R .....	10,000 00	15,500 00	15,000 00	
Brooklyn City R. R.....	2,500 00	4,750 00	4,712 50	
Pullman Palace Car Co.....	15,000 00	25,500 00	26,768 75	
Chic., Burlington & Quincy....	20,000 00	19,800 00	19,700 00	
Chicago, Mil. & St. Paul .....	10,000 00	9,400 00	9 837 50	
Chicago, R. I. & Pacific.....	20,000 00	18,000 00	18,425 00	
Illinois Central .....	10,000 00	10,300 00	10,587 50	
New York Central .....	10,000 00	10,600 00	10,712 50	
	\$1,065,833 33	\$1,037,754 16	\$1,037,680 24	1,037,680 24

Amount loaned on collaterals.....	\$3,818,600 00
Amount loaned on personal securities, including bills purchased	108,850 00
Cash on deposit in banks or other moneyed institutions.....	452,411 02
Cash on hand.....	2,806 41
Amount of assets not included under any of the above heads, viz.:	
Difference in book value and market value of stocks and bonds .....	\$73 02
Accrued interest.....	40,980 54
	<u>41,063 46</u>
	<u>\$5,605,011 13</u>

## LIABILITIES.

Capital stock paid in, in cash .....	\$500,000 00
Surplus fund.....	500,000 00
Undivided profits....	63,062 27
General deposits and deposits in trust.....	4,526,092 55
Other liabilities not included under any of the above heads, viz.:	
Interest accrued on deposits.....	\$15,606 31
Taxes accrued.....	250 00
	<u>15,856 81</u>
	<u>\$5,605,011 13</u>

## SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$223,166 58
Amount of interest paid to and credited depositors during the same period....	95,828 42
Amount of expenses of the institution during the same period	85,437 73
Amount of dividends on capital stock declared during the year, payable January 2, 1897, July 1, 1897.....	35,000 00
Taxes paid during the year.....	2,854 74
Number of deposits on which interest is allowed at this date...	650
Total amount of such deposits.....	\$4,410,957 30
Rate of interest on same, 1 to 3½ per cent.	
Amount of bonds and mortgages purchased during the year..	<u>\$10,000 00</u>

## Statement of the Condition of the Trust Companies of the State of New York on the morning of July 1, 1897.

NAMES.	RESOURCES.					
	Bonds and mortgages.	Stock investments.	Loaned on collaterals.	Loaned on personal securities, including bills purchased.	Due from banks or brokers.	Real estate.
American Deposit and Loan Company, New York city.	974,581 00	9852,100 94	65,117,735 95	8,547 64	...	...
Blue Island Trust Company, New York city.	25,187 70	1,285,484 19	9,108,540 72	1,871,713 13	...	698,141 00
Brooklyn Trust Company, Brooklyn.	62,500 00	3,671,874 19	1,085,540 72	535,482 75	...	215,655 74
Buffalo Trust and Safe Deposit Company, Buffalo.	443,776 71	109,044 19	7,673,716 01	996,826 63	...	977,909 01
Central Trust Company, New York city.	121,840 41	10,367,895 36	18,213,387 67	820,610 01	84,500 00	278,584 11
Central Trust Company, Jamestown.	97,438 00	168,540 00	225,171 43	731,566 54	290,594 65	9,642,385 87
Colonial Trust Company, New York city.	104,485 61	38,331 25	43,532 26	365,110 69	4,335 84	68,201 17
Colonial Trust Company, Newburgh.	83,469 24	1,821,310 82	5,498,750 15	827,286 36	57,000 00	121,000 00
Delaware Loan and Trust Company, Waton.	913 00	22,340 00	28,000 15	277,656 99	...	1,040,100 00
Fidelity Trust and Guaranty Company, New York city.	1,116,111 06	1,770,443 19	17,737,354 77	3,714,330 01	...	487,966 60
Franklin Trust Company, Brooklyn.	293,110 00	2,567,730 30	1,514,125 29	694,726 23	...	156,367 97
Guaranty Trust Company, Brooklyn.	661,881 00	8,241,165 24	5,916,729 69	333,240 41	...	14,888 17
Holland Trust Company, New York city.	111,554 50	1,458,987 00	2,466,452 71	361,926 32	...	400,215 00
Holland Trust Company, New York city.	167,554 50	423,797 04	231,404 21	20,919 07	...	85,352 54
Kings County Trust Company, Brooklyn.	269,461 00	1,826,139 67	9,457,444 54	466,710 64	...	404,604 08
Knickerbocker Trust Company, New York city.	274,720 00	2,900,120 60	9,074,241 60	151,043 01	...	1,701,944 06
Long Island Loan and Trust Company, Brooklyn.	8,100 00	1,491,025 00	1,456,440 60	81,043 01	...	1,801,302 61
Manufacturers' Trust Company, Brooklyn.	147,010 00	2,480,845 08	1,937,678 87	381,673 10	...	1,860,284 94
Mechanics' Trust Company, New York city.	496,565 53	1,593,701 99	1,124,853 47	159,363 87	54,533 25	2,038,589 71
Metropolitan Trust Company, New York city.	2,346,061 11	8,412,108 86	17,852,449 86	...	...	5,238,088 72
New York Life Insurance and Trust Company, New York city.	3,342,284 50	11,966,473 36	8,119,275 00	429,556 05	...	6,024,318 77
New York Security and Trust Company, New York city.	187,797 97	4,086,218 41	4,269,858 79	1,061,047 84	...	79,500 00
Orange County Trust and Safe Deposit Company, Middletown.	701,018 21	813,017 54	2,552,894 42	59,255 83	7,361 75	81,178 87
People's Trust Company, Brooklyn.	861,000 00	2,795,258 81	2,352,894 42	810,350 15	...	720,762 75
Real Estate Trust Company, New York city.	443,507 22	1,444,667 40	2,459,694 59	109,960 10	...	699,658 45
Rockefeller Trust Company of Rochester, Rochester.	229,973 00	1,810,148 66	2,797,128 04	...	...	599,298 66
Security Trust Company of Rochester, Rochester.	3,500,000 00	8,865,425 00	5,574,240 00	10,585 66	...	1,874,867 37
Union Trust Company, New York city.	3,910,549 64	2,861,811 69	8,241,165 24	43,610 00	87,112 42	1,874,867 37
Trust and Deposit Company of Onondaga, Syracuse.	441,169 52	1,010,100 20	770,164 56	...	...	170,359 10
Trust Company of Jamestown.	838,256 00	1,125,000 00	128,498 81	60,590 26	...	119,760 00
Union Trust Company of New York, New York city.	2,170,014 67	7,898,254 25	16,611,668 75	14,592 81	...	48,360 83
United States Mortgage and Trust Company, New York city.	6,412,284 82	2,682,724 07	5,896,401 69	184,665 61	...	9,112,103 11
Valley National Trust Company, New York city.	4,590,000 00	15,994,190 98	19,434,512 50	13,577,495 66	...	2,115,370 00
Washington Trust Company, New York city.	145,100 00	619,327 41	8,024,491 91	16,300 00	...	2,024,867 27
<b>Totals.</b>	<b>952,524,318 13</b>	<b>9,116,336,379 99</b>	<b>97,740,802 87</b>	<b>954,540,261 28</b>	<b>988,115 51</b>	<b>907,068,130 60</b>

\* Exam next year by special auditors.

## Statement of the Condition of the Trust Companies of the State of New York — (Continued).

NAMES.	RESOURCES.		LIABILITIES.			
	Cash on hand.	Other assets.	Total resources.	Capital stock paid in, in cash.	Surplus fund.	Undivided profits.
American Deposit and Loan Company, New York city.	\$11,601 55	\$125,316 00	\$6,969,362 82	\$500,000 00	\$255,000 00	\$252,421 15
Atlantic Trust Company, New York city.	85 05	211,180 97	6,442,327 15	1,000,000 00	.....	150,181 17
Binghamton Trust Company, Binghamton.	88,829 41	38,225 94	2,114,851 32	50,000 00	.....	91,850,535 87
Brooklyn Trust Company, Brooklyn.	107,447 82	260,869 20	13,312,414 17	1,000,000 00	.....	50,000 00
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.	63,062 96	78,253 47	1,166,189 41	1,000,000 00	8,679,846 07	7,502,175 20
Central Trust Company, New York city.	48,253 47	37,166,189 41	1,166,189 41	1,000,000 00	.....	16,805 71
Chemical Bank, New York city.	68,637 20	40,621 07	1,488,946 08	300,000 00	.....	81,305 55
Columbia Trust Company, New York city.	.....	.....	.....	100,000 00	30,000 00	1,813 20
Continental Trust Company, New York city.	16,397 25	3,881 38	6,036,346 50	500,000 00	250,000 00	115,096 77
Delaware Loan and Trust Company, Waton.	4,515 11	64,229 95	6,036,346 50	500,000 00	250,000 00	115,096 77
Farmers' Loan and Trust Company, New York city.	5,449 81	10,314 63	37,431,193 12	1,000,000 00	10,000 00	7,259 52
Fidelity Trust and Guarantee Company of Buffalo.	3,198 31	1,075,397 75	37,431,193 12	1,000,000 00	4,809,466 00	.....
Franklin Trust Company, New York city.	72,934 44	23,405 99	5,678,856 71	1,000,000 00	.....	.....
Guaranty Trust Company, New York city.	67,663 18	650,630 42	18,710,510 35	2,400,000 00	362,575 14	217,958 26
Holland Trust Company, New York city.	40,290 07	35,466 67	5,335,484 91	500,000 00	2,000,000 00	213,460 00
Kings County Trust Company, Brooklyn.	16,080 85	20,066 11	1,114,944 06	500,000 00	55,968 23	17,994 16
Knickerbocker Trust Company, New York city.	83,466 16	260,223 14	6,962,343 56	1,000,000 00	.....	35,405 75
Long Island Loan and Trust Company, Brooklyn.	94,823 79	172,368 99	13,542,006 91	1,000,000 00	700,000 00	43,069 47
Manhattan Trust Company, New York city.	246,526 23	77,012 00	4,114,595 85	500,000 00	.....	377,106 54
Manufacturers' Trust Company, Brooklyn.	30,019 00	27,018 42	9,910,708 94	1,000,000 00	300,000 00	47,000 55
Metropolitan Trust Company, New York city.	3,248 95	157,119 12	30,241,705 54	2,000,000 00	500,000 00	187,078 64
Mutual Trust Company of the City of Brooklyn.	36,698 02	153,720 19	14,946,252 03	1,000,000 00	2,500,000 00	275,557 49
New York Life Insurance and Trust Company, New York city.	2,240,040 10	22,657 59	9,072,571 06	500,000 00	1,140,405 54	271,590 77
New York Security and Trust Company, New York city.	47,860 54	159,825 70	22,531,361 39	1,000,000 00	2,752,079 86	43,161 14
Orange County Trust and Safe Deposit Company, Middletown.	183,757 43	24,405 99	15,967,004 70	1,000,000 00	1,250,000 00	253,141 04
People's Trust Company, Brooklyn.	90,555 51	139,717 71	8,891,256 29	1,000,000 00	1,000,000 00	137,644 16
Real Estate Trust Company, New York city.	70,601 99	89,412 23	9,163,686 92	1,000,000 00	250,000 00	119,954 87
Security Trust Company of Rochester, Rochester.	19,720 20	63,156 05	2,163,735 24	300,000 00	.....	4,381,558 76
The State Trust Company, New York city.	4,028 23	45,923 39	10,973,081 79	1,000,000 00	130,147 00	211,535 29
Trust and Deposit Company of the City of Syracuse.	87,331 45	873,105 07	6,177,367 79	1,000,000 00	2,000,000 00	58,130 31
Union Trust Company of Jamestown.	23,057 04	96,756 21	96,756 21	100,000 00	.....	57,144 56
United States Trust Company of New York city.	49,858 04	744,107 63	10,010,754 70	2,000,000 00	1,100,000 00	185,255 86
United States Trust Company, New York city.	.....	.....	56,543,127 37	2,000,000 00	9,692,864 41	2,519 65
Washington Trust Company, New York city.	3,929 80	40,723 49	5,394,475 51	500,000 00	500,000 00	125,343 53
Totals.	\$7,179,057 97	\$9,111,931 96	\$443,466,620 14	\$30,000,000 00	\$25,195,254 05	\$7,317,318 45

\* Includes surplus.

+ Has not yet begun business.

## Statement of the Condition of the Trust Companies of the State of New York — (Continued).

NAMES.	LIABILITIES.			SUPPLEMENTARY.		
	General deposits.	Other liabilities.	Total liabilities.	Debits guaranteed and liability thereon.	Interest, commissions and profits received during the year.	Interest paid and credited to depositors during the year.
American Deposit and Loan Company, New York city.	\$1,984,451.47	\$564,630.10	\$2,549,081.57	..	\$181,961.02	\$23,509.76
Atlantic Trust Company, New York city.	1,701,927.73	242,027.13	1,943,954.86	..	262,027.13	22,516.10
Bingham Trust Company, New York city.	1,048,325.86	19,415.48	1,067,741.34	..	262,027.13	22,516.10
Brooklyn Trust Company, Brooklyn.	10,127,910.98	96,240.20	10,224,151.18	..	640,449.62	104,281.94
Buffalo Trust Company, Buffalo.	188,964.04	56,167.04	245,131.08	..	57,488.06	23,011.95
Central Trust Company, New York city.	21,826,445.94	447,219.17	22,273,665.11	..	1,020,053.54	519,842.67
Chemical Bank Trust Company, New York city.	967,808.21	320,990.56	1,288,798.77	..	38,288.73	11,399.34
Colonial Trust Company, New York city.	817,284.90	8,671.65	825,956.55	..	22,264.66	7,085.13
Continental Trust Company, New York city.	5,216,994.92	84,008.54	5,301,003.46	..	231,075.31	107,219.46
Delaware Loan and Trust Company, New York city.	242,967.82	164,000.54	406,968.36	..	1,401,031.93	290,917.10
First National Trust Company, New York city.	4,916,498.46	0,412.57	4,916,911.03	..	112,861.57	81,479.15
Franklin Trust Company, Brooklyn.	6,392,740.94	40,419.56	6,433,160.50	..	263,646.47	116,840.73
Franklin Trust Company, New York city.	13,399,272.71	28,981.70	13,428,254.41	..	569,258.91	326,149.43
Guaranty Trust Company, New York city.	4,285,365.76	44,464.99	4,329,830.75	..	320,763.97	112,661.47
Harold Trust Company, New York city.	623,429.63	421,000.44	1,044,430.07	..	79.14	3,790.98
Home Trust Company, New York city.	4,777,553.70	115,692.32	4,893,246.02	..	91,250.72	12,314.00
Knox Trust Company, New York city.	9,802,450.80	68,865.84	9,871,316.64	..	295,468.32	201,610.41
Long Island Loan and Trust Company, New York city.	2,009,004.70	0,000.00	2,009,004.70	..	172,690.38	67,504.14
Manhattan Trust Company, New York city.	4,988,325.66	30,440.35	5,018,766.01	..	279,453.85	63,712.94
Manufacturers Trust Company, New York city.	3,011,211.90	99,100.00	3,110,311.90	..	91,599.97	14,004.07
Mechanics Trust Company, New York city.	23,319,299.80	74,979.89	23,394,279.69	..	445,077.12	459,020.28
Metropolitan Trust Company, New York city.	14,960,668.85	74,979.89	15,035,648.74	..	1,000,000.00	214,496.14
Massachusetts Trust Company, New York city.	1,697,183.44	32,649.14	1,729,832.58	..	1,000,000.00	214,496.14
New York Life Insurance and Trust Company, New York city.	..	4,961.00	4,961.00	..	43,084.43	19,107.24
New York Security and Safe Deposit Company, New York city.	..	102,167.35	102,167.35	..	253,430.86	145,059.23
Orange County Trust and Safe Deposit Company, Middletown.	5,984,269.38	7,006.08	5,991,275.46	..	180,599.04	50,142.72
Real Estate Trust Company, New York city.	5,289,406.21	..	5,289,406.21	..	215,564.27	182,613.53
Rockwell Trust and Safe Deposit Company, Rochester.	1,827,199.41	67,157.40	1,894,356.81	..	112,031.90	49,967.03
The State Trust Company, New York city.	6,844,084.33	68,865.84	6,912,950.17	..	408,649.90	181,776.06
Union Trust Company, New York city.	2,107,007.00	2,786,238.71	4,893,245.71	..	861,315.71	21,380.98
Union Trust Company of New York, New York city.	181,867.60	..	181,867.60	..	102,067.87	21,380.98
United States Mortgage and Trust Company, New York city.	29,329,800.76	417,290.81	30,747,091.57	..	1,023,321.12	19,024.04
United States Trust Company, New York city.	7,977,604.62	4,643,734.26	12,621,338.88	..	1,000,000.00	67,504.14
Washington Trust Company, New York city.	..	16,325.98	16,325.98	..	1,192,907.15	420,340.19
Totals.	\$231,578,551.04	\$11,361,849.29	\$242,940,400.33	\$101,452.76	\$17,189,048.14	\$6,113,861.93

\* Has not yet begun business.

## ANNUAL STATEMENT.

449

## OUTLINE STATEMENT.

## NAMES.

NAMES.	Expenses for year	Dividends on capital declared for year	Taxes paid during the year	Deposits made by order of court for year.	Total of deposits on which interest is allowed at this date	Amount of bonds and mortgages purchased.
American Deposit and Loan Company, New York city	\$19,520 26	\$19,044 00	\$3,399 36	\$596 03	\$5,939 431 57	..
Atlantic Trust Company, New York city	5,771 76	80,000 00	1,112 04	128,500 68	4,144 025 17	..
Banque Trust Company, New York city	17,246 62	30,000 00	1,512 67	81,072 19	1,388 555 32	\$16,056 00
Brooklyn Trust Company, Brooklyn	85,358 96	710,000 00	4,000 00	5,502 04	10,570 545 50	..
Buffalo Loan, Trust and Safe Deposit Company, Buffalo	25,553 81	12,000 00	1,972 62	98,688 82	1,452 346 00	44,409 00
Central National Bank, New York city	17,521 71	600,000 00	74,736 58	16,377 15	26,434 562 23	271,000 00
Chemical Bank, New York city	5,971 71	5,000 00	..	16,582 72	341,540 00	29,256 00
Colonial Trust Company, New York city	4,441 97	6,000 00	1,746 84	..	257 051 08	15,500 00
Continental Trust Company, New York city	60,698 90	30,000 00	1,112 04	128,500 68	8,293 064 84	70,000 00
Delaware Loan and Trust Company, Walton	5,856 84	..	1,512 67	..	179 484 58	8,570 00
Fidelity Trust and Guaranty Company, New York city	178,177 12	300,000 00	20,211 60	81,072 19	28,992 918 35	..
Franklin Trust Company, Brooklyn	24,044 61	915 00	71,761 78	..	4,097 532 68	71,764 80
Hamilton Trust Company, New York city	139,556 40	80,000 00	..	2,859 98	6,141 575 29	104,000 00
Hammond Trust Company, Brooklyn	46,287 14	40,000 00	18,286 45	..	12,341 582 77	..
Holland Trust Company, New York city	28,784 26	40,000 00	1,000 00	18,022 71	4,261 565 76	81,243 05
Ithaca Trust Company, Ithaca	7,072 07	8,000 00	2,116 19	..	4,114 174 66	..
King County Trust Company, Brooklyn	83,506 84	40,000 00	1,112 04	..	495 570 08	54,850 00
Knickerbocker Trust Company, New York city	128,946 13	60,000 00	1,000 00	946,710 12	4 086 404 41	100,000 00
Long Island Loan and Trust Company, Brooklyn	26,584 11	60,000 00	2,014 44	..	10,309 859 00	7,000 00
Manhattan Trust Company, New York city	96,862 71	50,000 00	4,159 68	303,234 95	8,151 486 16	..
Metropolitan Trust Company, New York city	161,580 41	260,000 00	2,051 23	7,000 00	3,656 166 72	246,000 00
Metropolitan Trust Company, New York city	71,580 92	100,000 00	12,007 47	25,054 67	27,002 152 36	..
Nassau Trust Company of the City of Brooklyn	11,597 69	15,000 00	5,040 81	..	11 091 474 16	..
New York Life Insurance and Trust Company, New York city	102,054 35	40,000 00	20,759 05	186,701 26	26 356 838 15	3,000 00
New York Security and Trust Company, New York city	82,443 13	100,000 00	2,900 00	91,579 34	12,662 459 52	940,600 00
Orange County Trust and Safe Deposit Company, Middletown	7,982 77	5,000 00	2,912 45	101,000 00	1864 186 76	27,000 00
People's Trust Company, Brooklyn	65,481 25	90,000 00	2,817 30	101,000 00	8,130 189 17	27,468 81
Rockaway Trust Company, New York city	19,056 86	20,000 00	8,220 30	14,964 83	4,254 691 61	130,000 00
Rockwell Trust and Safe Deposit Company, Rochester	14,574 40	12,000 00	6,292 38	68,061 76	2,558 160 60	..
Securix Trust Company of Rochester, Rochester	105,833 99	60,000 00	1,500 00	299,303 19	7 760 165 74	1,104 00
The State Trust Company, New York city	498,230 54	210,000 00	11,706 61	..	1 165 074 45	..
Title Guaranty and Trust Company, New York city	30,463 84	8,000 00	1,192 49	52,045 19	2,158 942 88	178,000 00
Trust and Deposit Company of Onondaga, Syracuse	10,622 89	9,000 00	1,654 11	..	832 166 4	124 111 00
Union Trust Company of New York, New York city	213,344 16	320,000 00	31,996 94	145,505 07	28 040 162 43	135 540 00
United States Mortgage and Trust Company, New York city	110,546 85	120,000 00	3,922 45	363,317 02	8,268 514 49	1,065 526 00
Washington Trust Company, New York city	35,175 98	30,000 00	..	182,102 04	62 240 184 81	225 000 00
Totals	\$2,890,344 02	\$6,995,915 00	\$527,541 97	\$3,617,187 87	\$326,166,256 87	\$3,306,379 97

Has not yet begun business.



## REPORT ON TRUST COMPANIES.

## Statement of the Condition of the Trust Companies of the State of New York on the Morning of January 1, 1898.

NAME.	RESOURCES.					
	Bonds and mortgages.	Stock investments.	Loaned on collateral.	Loaned on personal securities, including bills purchased.	Overdrafts.	Due from banks or brokers.
American Deposit and Loan Company, New York...	\$247,000 00	\$622,000 00	\$6,634,152 11	\$31,883 89	.....	.....
Atlantic Trust Company, New York.....	437,000 00	577,500 00	8,572,387 41	80,494 00	.....	.....
Binghamton Trust Company, Binghamton.....	146,950 00	645,500 00	148,662 07	627,415 76	.....	.....
Brooklyn Trust Company, Brooklyn.....	620,000 00	2,135,253 49	8,872,025 00	1,025,068 00	.....	.....
Buffalo Loan Trust and Safe Deposit Company, Buffalo.....	84,865 34	10,377,397 15	27,137,394 94	781,000 00	.....	.....
Central Trust Company, New York.....	172,854 16	178,500 00	284,211 96	624,000 00	.....	.....
Chemical Bank and Trust Company, New York.....	158,623 09	56,281 26	2,472,575 60	919,198 90	.....	.....
Columbia Trust Company, New York.....	25,000 00	1,235,281 26	4,127,373 48	215,610 03	.....	.....
Commercial Trust Company, New York.....	84,381 91	22,000 00	19,357 99	317,089 54	.....	.....
Delaware Loan and Trust Company, New York.....	910,000 00	6,644,400 00	22,870,366 99	3,830,000 00	.....	.....
Fidelity Trust and Investment Company of Buffalo.....	1,408,547 08	1,894,174 74	1,408,453 94	.....	.....	.....
Franklin Trust Company, Brooklyn.....	642,100 00	2,134,588 01	2,470,982 82	187,980 47	.....	.....
Glens Falls Trust Company, Glens Falls.....	.....	.....	.....	.....	.....	.....
Hudson Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Holland Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Illiana Trust Company, Elmhurst.....	.....	.....	.....	.....	.....	.....
Kings County Trust Company, Brooklyn.....	.....	.....	.....	.....	.....	.....
Long Island Loan and Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Long Island Trust Company, Brooklyn.....	.....	.....	.....	.....	.....	.....
Manhattan Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Metropolitan Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Metropolitan Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Nassau Trust Company of the City of Brooklyn.....	.....	.....	.....	.....	.....	.....
New York Life Insurance and Trust Company, New York.....	.....	.....	.....	.....	.....	.....
New York Security and Trust Company, New York.....	.....	.....	.....	.....	.....	.....
North American Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Orange County Trust Company, Brooklyn.....	.....	.....	.....	.....	.....	.....
People's Trust Company, Brooklyn.....	.....	.....	.....	.....	.....	.....
Real Estate Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Security Trust Company of Rochester.....	.....	.....	.....	.....	.....	.....
The State Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Union Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Union Trust Company of Utica, New York.....	.....	.....	.....	.....	.....	.....
Union Trust Company of New York.....	.....	.....	.....	.....	.....	.....
United States Trust and Trust Company, New York.....	.....	.....	.....	.....	.....	.....
Western Union Trust Company, New York.....	.....	.....	.....	.....	.....	.....

# ANNUAL STATEMENT.

451

	EXPENSES.				LEASING.		
	Cash on deposit in banks or other moneyed institutions.	Cash on hand.	Other assets.	Total resources.	Capital stock paid in, in cash.	Surplus fund.	Undivided profits.
American Deposit and Loan Company, New York	\$53,023 35	\$18,306 12	\$22,425 92	\$7,280,280 76	\$900,000 00	\$200,449 84	\$294,219 00
Atlantic Trust Company, New York	443,219 48	1,615 13	584,568 45	6,104,259 68	1,000,000 00	10,000 00	148,681 84
Bank of America, New York	185,517 80	98,092 44	284,554 29	2,178,969 71	800,000 00	10,000 00	1,569,446 00
Brooklyn Trust Company, Brooklyn	143,112 44	97,095 36	276,172 63	1,405,248 79	1,000,000 00	10,000 00	10,000 00
Buffalo Loan and Trust Company, Buffalo	3,477,651 17	102,163 17	671,547 37	43,037,948 96	1,000,000 00	7,122,450 91	79,061 41
Chemical Bank, New York	14,569 21	61,379 57	22,502 51	1,353,539 40	300,000 00	500,000 00	17,402 87
Colonial Trust Company, New York	320,065 68	9,161 94	66,230 40	4,775,907 14	1,000,000 00	100,000 00	18,220 81
Continental Trust Company, New York	31,641 90	17,791 77	4,458 85	5,901,764 78	100,000 00	250,000 00	112,102 74
Delaware Loan and Trust Company, New York	784,087 75	8,338 77	31,482 98	6,236,684 68	100,000 00	100,000 00	5,215 80
Farmers' Loan and Trust Company, New York	7,253 77	7,634 25	10,252 92	39,887,516 04	1,000,000 00	4,721,122 15	1,000,000 00
Fidelity Trust and Guaranty Company of Buffalo	4,316,096 86	10,783 06	1,023,060 69	6,351,774 94	1,000,000 00	1,000,000 00	1,000,000 00
First National Bank, New York	1,306,774 94	40,783 06	3,351,774 94	6,351,774 94	1,000,000 00	1,000,000 00	1,000,000 00
Guaranty Trust Company of New York	380,270 10	66,429 23	43,718 36	7,790,335 30	1,000,000 00	973,586 30	1,000,000 00
Harpur Trust Company, New York	8,977,095 78	62,650 74	1,259,843 07	14,840,104 54	2,000,000 00	2,000,000 00	580,413 65
Holland Trust Company, New York	1,463,622 48	33,334 73	89,069 85	4,136,196 47	500,000 00	500,000 00	67,827 84
Holmes Trust Company, New York	1,625 90	1,551 35	91,437 37	1,130,199 85	500,000 00	67,896 10	1,000,000 00
Kings County Trust Company, Brooklyn	61,241 88	20,738 17	11,546 87	725,251 40	100,000 00	100,000 00	40,730 05
Knickerbocker Trust Company, New York	261,971 69	119,431 64	244,490 72	7,841,649 40	500,000 00	700,000 00	28,069 17
Long Island City Trust Company, Brooklyn	1,894,484 68	113,533 73	2,177,135 32	14,381,649 40	500,000 00	500,000 00	681,359 74
Mahometan Trust Company, New York	1,838,533 11	38,380 00	246,810 64	6,385,918 11	1,000,000 00	1,000,000 00	1,000,000 00
Mercantile Trust Company, New York	853,525 98	39,374 76	73,193 63	5,301,850 34	500,000 00	500,000 00	120,666 27
Metcalf Trust Company, New York	9,180,004 62	11,425 26	146,24 81	42,325,228 73	2,000,000 00	2,000,000 00	182,741 07
Nassau Trust Company of the City of Brooklyn	191,710 46	17,512 25	169,916 37	12,729,832 91	1,000,000 00	1,000,000 00	178,912 39
New York Life Insurance and Trust Company, New York	132,364 45	20,853 86	39,191 19	3,510,183 25	1,000,000 00	1,000,000 00	297,867 09
New York Security and Trust Company, New York	2,699,440 34	25,699 07	177,057 54	23,155,886 73	1,000,000 00	1,000,000 00	275,001 42
North American Trust Company, New York	48,539 04	7,537 43	26,643 53	1,087,556 33	1,000,000 00	1,000,000 00	401,644 45
Orange and Rockland Trust Company, Middletown	698,372 04	63,412 55	200,266 30	9,485,561 01	1,000,000 00	1,000,000 00	174,947 56
Real Estate Trust Company, New York	446,614 44	12,245 14	37,682 76	4,786,081 54	500,000 00	500,000 00	124,601 08
Security Trust Company of Rochester	440,694 75	168,612 02	115,664 19	6,617,847 39	200,000 00	200,000 00	453,687 84
The State Trust Company of Rochester	384,943 57	120,121 50	30,119 29	2,414,829 98	100,000 00	100,000 00	491,114 95
Titus Guaranty and Trust Company, New York	1,022,710 79	30,382 29	43,425 39	10,330,842 21	1,000,000 00	1,000,000 00	2,400,000 00
Trust and Investment Company of Onondaga, Syracuse	443,250 23	64,163 07	177,057 54	6,385,918 11	2,000,000 00	2,000,000 00	1,000,000 00
Union Trust Company of New York	183,064 47	3,029,750 23	1,023,060 69	2,698,311 46	1,000,000 00	1,000,000 00	22,044 27
United States Trust Company, New York	1,396,095 67	3,029,750 23	480,113 07	43,801,908 47	5,362,885 97	5,362,885 97	1,000,000 00
United States Mortgage and Trust Company, New York	3,401 33	30,574 58	165,101 43	1,434,177 43	200,000 00	200,000 00	2,272 34
United States Trust Company, New York	1,261,400 41	30,574 58	735,368 66	14,307,481 91	1,200,000 00	1,200,000 00	145,165 71
Washington Trust Company, New York	2,101,828 11	2,406 41	749,888 64	56,102,066 19	2,000,000 00	2,000,000 00	862,800 27
Washington Trust Company, New York	652 41 02	2,406 41	41,003 46	5,816,011 18	500,000 00	500,000 00	68,060 27
<b>Total</b>	<b>\$47,302,030 53</b>	<b>\$7,532,420 28</b>	<b>\$11,435,570 88</b>	<b>\$408,739,925 59</b>	<b>\$33,000,000 00</b>	<b>\$47,491,701 62</b>	<b>\$7,618,228 61</b>

† Authorized to do business December 28, 1897, with \$100,000 capital; has not yet reported.

\* Includes surplus.

NAME.

## Statement of the Condition of the Trust Companies of the State of New York — (Continued).

NAMES.	LIABILITIES.			SUPPLEMENTARY.		
	Deposits in trust.	General deposits.	Other liabilities.	Total liabilities.	Debits guaranteed liability thereon.	Interest on miscellaneous profits received during the year.
American Deposit and Loan Company, New York .....	917,374.46	60,236.19	\$172,480.57	\$7,903,200.76	.....	\$126,430.78
Atlantic Trust Company, New York .....	26,450.22	4,480,655.66	270,910.17	6,104,206.69	.....	230,171.63
Banking Trust Company, New York .....	599,578.71	1,679,662.67	19,032.44	3,179,988.71	.....	101,200.21
Brooklyn Trust Company, New York .....	1,619,275.42	27,567,357.12	323,252.51	6,523,539.09	.....	467,811.86
Central Trust Company, New York .....	15,122.16	1,178,566.18	.....	4,773,817.04	.....	18,482.71
Chautauque County Trust Company, Jamestown ..	4,698.83	3,351,801.24	.....	6,330,701.78	.....	673,176.00
Colonial Trust Company, New York .....	6,498.29	437,532.60	11,940.11	6,330,701.78	.....	101,663.69
Continental Trust Company, New York .....	508,918.81	5,530,880.97	15,349.66	6,330,701.78	.....	7,760.02
Deutsche Loan and Trust Company, New York ..	33,445.05	260,439.04	.....	30,181,616.04	.....	121,180.45
First National Trust Company, New York .....	143,981.77	5,484,851.65	43,671.21	6,330,701.78	.....	6,330.70
Franklin Trust Company, Brooklyn .....	234,546.79	13,430,365.01	291,761.58	14,940,188.54	.....	113,569.62
Guaranty Trust Company of New York .....	205,476.85	5,094,184.71	64,120.09	6,429,800.47	.....	117,024.94
Holland Trust Company, Brooklyn .....	75,892.56	43,357.69	421,545.11	1,150,160.05	.....	3,515.40
Itasca Trust Company, Itasca .....	5,880.04	578,012.20	725,251.40	7,731,240.40	.....	18,086.92
Kings County Trust Company, Brooklyn .....	812,431.06	6,481,459.87	128,129.72	14,235,355.43	.....	102,626.79
Long Island Loan and Trust Company, Brooklyn ..	2,117,062.46	9,302,264.52	199,761.15	14,235,355.43	.....	218,782.18
Long Island Trust Company, New York .....	154,162.85	5,147,153.35	9,100.11	6,895,382.11	.....	65,230.01
Manufacturers' Trust Company, Brooklyn .....	105,276.67	3,462,165.69	82,104.61	42,200,226.63	.....	182,026.17
Mercantile Trust Company, New York .....	333,363.85	89,808,556.10	130,767.62	12,929,824.91	.....	472,497.88
Metropolitan Trust Company, New York .....	2,702,484.07	10,091,369.18	50,281.86	8,711,103.25	.....	248,173.86
Musgrave Trust Company of the City of Brooklyn, New York ..	33,445.05	.....	9,717.79	29,126,826.22	.....	630,897.19
New York Safe Insurance and Trust Company, New York ..	13,983,474.39	.....	1,815,061.75	3,432,372.00	.....	824,126.96
North American Trust Company, New York .....	893,494.01	70,269.80	3,432.36	1,875,536.23	.....	91,457.15
Orange County Trust and Safe Deposit Company, Middletown ..	239,744.78	6,909,233.79	19,893.68	9,435,861.61	.....	139,490.91
People's Trust Company, Brooklyn .....	3,577,625.14	5,747,295.71	360,425.48	4,758,061.54	.....	129,400.67
Real Estate Trust Company, New York .....	214,623.82	2,043,862.08	6,455.39	6,917,397.99	.....	62,851.70
Rochester Trust and Safe Deposit Company, Rochester ..	41,572.78	2,043,862.08	.....	2,413,929.98	.....	102,897.93
Security Trust Company, New York .....	98,311,822.78	916,771.70	33,064.70	1,330,824.21	.....	149,427.38
The State Trust Company, New York .....	1,996.05	2,172,804.92	156.00	6,330,701.78	.....	67,102.53
The Guaranty and Trust Company, New York ..	130,462.34	2,172,804.92	156.00	6,330,701.78	.....	21,570.49
Union Trust Company of New York .....	36,117.60	805,991.96	441,053.13	48,741,809.49	.....	622,805.40
Union Trust Company of Rochester .....	2,287,417.97	6,135,267.95	21,013.43	14,307,341.61	.....	.....
United States Mortgage and Trust Company, New York ..	.....	.....	5,591,290.88	.....	.....	.....

## SUPPLEMENTARY.

NAMES.	Expenses for year.	Dividends on capital dis- charged for year.	Taxes paid during the year.	Deposits made by or- der of court for year.	Total of deposits which interest is allowed at this date	Amount of bonds and mortgages purchased.
American Deposit and Loan Company, New York.....	\$41,341 53	\$25,000 00	\$2,311 54	.....	\$6,736,256 19	\$127,540 00
Atlantic Trust Company, New York.....	49,083 56	50,000 00	3,164 98	8,445 76	3,357,194 19	58,500 00
Bingham Trust Company, New York.....	31,508 20	12,000 00	3,615 96	29,552 11	1,420,617 15	.....
Brooklyn Trust Company, Brooklyn.....	1,100 00	10,000 00	4,000 00	5,789 07	10,511,614 89	66,294 00
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	22,659 53	10,000 00	4,000 00	94,652 26	2,151,692 00	127,195 87
Central Trust Company, New York.....	181,417 63	810,000 00	75,272 64	15,012 18	20,409,753 75	110,103 90
Chautauque County Trust Company, Jamestown.....	16,200 62	18,000 00	2,079 68	1,510 98	3,122,573 37	50,000 00
Colonial Trust Company, New York.....	41,844 81	.....	2,121 00	1,510 98	945,757 37	24,005 00
Continental Trust Company, New York.....	4,587 27	6,000 00	2,054 30	84,800 48	5,474,807 48	8,118 47
Dellaware Loan and Trust Company, Walton.....	68,164 25	30,000 00	3,863 14	.....	19,880,498	.....
Fidelity Trust and Guaranty Company, New York.....	3,522 38	8,000 00	1,597 21	13,176 66	29,873,038 90	321,928 80
Franklin Trust Company, Brooklyn.....	172,468 41	800,000 00	12,474 00	78,522 86	3,006,968 59	126,500 00
Glens Falls Trust Company, Glens Falls.....	44,468 97	.....	1,621 00	.....	5,626,467 41	.....
Guaranty Trust Company, New York.....	81,282 31	80,000 00	10,263 22	.....	11,585,927 03	183,738 05
Hudson County Trust Company, New York.....	160,383 78	220,000 00	19,083 39	.....	6,819,180 41	48,625 00
Industrial Trust Company, New York.....	46,165 40	40,000 00	1,000 00	12,597 41	119,290 46	.....
Liberty Trust Company, New York.....	28,117 95	.....	1,558 13	.....	689,000 75	.....
Long Island Loan and Trust Company, Brooklyn.....	15,944 99	6,000 00	1,941 08	.....	5,672,319 85	116,500 10
Manhattan Trust Company, New York.....	125,397 71	40,000 00	1,000 00	385,866 72	10,466,719 69	28,000 00
Manufacturers' Trust Company, Brooklyn.....	25,252 78	50,000 00	2,145 76	.....	8,260,258 23	.....
Mercantile Trust Company, New York.....	31,222 72	45,000 00	2,362 32	341,765 71	8,982,223 00	225,000 00
Mutual Trust Company, New York.....	159,167 80	240,000 00	13,618 51	59,947 24	31,439,462 69	.....
New York Life Insurance and Trust Company, New York.....	64,384 21	100,000 00	4,316 94	.....	10,601,546 49	8,000 00
New York Security and Trust Company, New York.....	25,378 87	30,000 00	948 80	185,067 39	2,000,644 99	387,780 00
North American Trust Company, New York.....	114,332 74	40,000 00	2,500 00	80,655 63	23,448,236 33	.....
Orange County Trust and Safe Deposit Company, Middletown.....	309,552 94	100,000 00	2,500 00	.....	14,727,554 28	.....
People's Trust Company, Brooklyn.....	7,314 94	5,000 00	3,272 81	.....	41,394 26	39,000 00
Peoples' Trust Company, New York.....	54,594 13	85,000 00	3,157 69	105,720 11	7,091,861 24	50,000 00
Real Estate Trust Company, New York.....	37,654 56	35,000 00	750 00	82,921 08	3,521,196 64	9,000 00
Security Trust Company of Rochester.....	20,871 81	20,000 00	5,329 49	19,394 84	5,785,648 53	4,125 00
The State Trust Company, New York.....	13,225 06	12,000 00	3,972 54	30,354 98	1,968,946 86	100,329 95
Title Guaranty and Trust Company, New York.....	101,466 48	60,000 00	1,500 00	301,540 09	7,806,447 74	.....
Trust and Deposit Company of Onondaga, Syracuse.....	25,500 40	200,000 00	16,414 04	140,492 47	1,371,246 95	49,900 00
Union Trust Company of Jamestown.....	21,861 42	6,000 00	.....	775 72	2,314,344 77	80,467 11
Union Trust Company of New York.....	15,169 04	120,000 00	3,773 45	285,905 07	385,119 07	20,000 00
United Trust Company of Rochester.....	1,639 33	800,000 00	28,770 87	160,637 56	58,460,341 03	19,927 62
United States Trust Company, New York.....	183,158 21	.....	211,827 80	.....	6,600,550 29	1,783,159 98
Washington Trust Company, New York.....	35,457 73	38,000 00	2,854 74	.....	41,946,365 35	.....
Totals.....	\$61,202,240 62	\$1,364,353 00	\$612,786 23	\$2,472,394 16	\$591,181,187 35	\$4,380,087 04

\* Authorized to do business December 26, 1897, with \$100,000 capital; has not yet reported.



---

# STATEMENTS

SHOWING THE

Condition of the Trust Companies, etc.,

AS FOUND BY

Examinations which were made between March 1,  
1897, and March 1, 1898.

---



# EXAMINATIONS.

## AMERICAN DEPOSIT AND LOAN COMPANY, NEW YORK CITY.

[Examined July 27, 1897.]

ASSETS.	Rate of in- terest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
New York city bonds.....	8	\$250,000 00	99	\$247,500 00	
United States bonds .....	4	250,000 00	128 $\frac{1}{2}$	816,250 00	
C ntral of Georgia Ry. genl..	5	100,000 00	98	98,000 00	
Westinghouse Elec. Mfg Co..	5	27,000 00	100	27,000 00	
					\$683,750 00
Loans.....	.....	.....	.....	.....	6,044,790 10
Cash on hand and deposited ..	.....	.....	.....	.....	139,649 11
Purchased life insurance poli- cies. ....	.....	.....	.....	.....	9,048 27
Furniture.. ..	.....	.....	.....	.....	1,128 00
Interest accrued .....	.....	.....	.....	Estimated.	7,500 00
					\$6,886,863 48
LIABILITIES.					
Capital ...	.....	500,000 00			
Due depositors .....	.....	5,927,541 64			
Unearned interest on loans, estimated ..	.....	109,000 00			
Interest accrued to depositors	.....	10,410 70			
			.....	.....	6,546,952 34
Surplus .....	.....	.....	.....	.....	\$838,911 14

## ATLANTIC TRUST COMPANY, NEW YORK CITY.

[Examined September 22, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages. ....	Var.	.....	.....	.....	\$272,000 00
United States bonds, 1904 ....	5	\$325,844 41	114 $\frac{1}{2}$	\$5,244 41	320,600 00
United States bonds, 1898.....	6	391,849 67	103	.....	396,780 00
New York city bonds, 1907....	3	300,000 00	100	.....	300,000 00
New York city bonds, 1909 .....	2 $\frac{1}{2}$	46,850 00	90	1,850 00	45,000 00
New York, New Haven and Hartford, 350 shares. ...	.....	61,642 00	179	.....	62,650 00
New York, New Haven and Hartford deb., 1903.....	4	16,083 14	141 $\frac{3}{4}$	.....	21,202 50
Atlantic Mut. Ins. Co. scrip..	.....	25,000 00	103	.....	25,750 00
N. Y., Lack. and West. pfd. stock, 200 shares, \$100 each.	.....	23,350 00	122	.....	24,400 00
Chicago and Northwest'n pfd. stock, 200 shares, \$100 each	.....	29,075 00	165 $\frac{1}{2}$	.....	33,100 00
St. Paul and Duluth R.R. pfd. stock, 200 shares, \$100 each.	.....	18,425 00	84	1,625 00	16,800 00



ATLANTIC TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowe
Rome, W'town and O. stock, 200 shares, \$100 each.....	.....	\$23,375 00	119¼	.....	\$23,3
Leather Manuf. Nat. Bank, 80 shares, \$100 each.....	.....	4,878 75	170	.....	5.1
Premium Reserve Co., 250 shares, \$100 each .....	.....	5,000 00	20	.....	5.0
Excelsior Steamboat Co., 1,402 shares, \$10 each .....	.....	13,200 00	100	.....	14.0
Baltimore, Ches. and Atlantic pfd., 1,276 shares, \$50 each..	.....	47,603 60	50	\$15,703 60	31.9
Carolina and Cumberland } Gap scrip, 1936 series A..	.....	39,175 00	100	10,675 00	11.0
Carolina and Cumberland } Gap scrip .....			.....		17.5
Carolina and Cumberland } Gap income, 1936 .....			50		
Carolina and Cumb'land Gap stock, 350 shares, \$10 each					
Texas and Sabine Valley and N. W., 1938 .....	5	9,265 00	10	3,265 00	6.0
Texas and Sabine Valley and N. W., 1940, gen. ....	5	905 00	10	305 00	6
Louisville and Henderson and St. Louis, 810 shares, \$100...	.....	14,237 15	10	.....	8.1
Louisville and Henderson and St. Louis pfd .....	.....		50	.....	8.1
Delaware River and Lancaster, 1918 .....	6	102 00	.....	102 00	
Bloomington Graphite Co., 1906 .....	6	204 00	.....	204 00	
Union Brass Co., 780 shares, \$100 each .....	.....	80,108 10	50	.....	36.5
Marietta Run Coal and Coke pfd. ....	.....	500 00	.....	500 00	
Eureka Sp'gs Ry. Co. 1st., 1933.	6	8,500 00	50	1,000 00	2.5
Elmira Municipal Imp. Co., 1933 .....	6	10,540 00	30	340 00	10.2
Elmira Municipal Imp. Co. scrip. ....	.....	680 00	.....	680 00	
East Shore Terminal, 1915 .. }	5	36,000 00	60	.....	36.0
East Shore Terminal scrip .. }					
Iowa and Illinois Coal. ....	6	81,431 17	50	37,431 17	44.0
United Electric Co., 1922.....	5	36,240 00	95	.....	38.0
Loans.....	.....	8,478,613 57	.....	80,000 00	\$1,816.7
Real estate .....	.....	89,680 85	.....	.....	3,398.6
Cash on hand and deposited..	.....	.....	.....	.....	89.6
Interest accrued.....	.....	.....	.....	.....	527.4
					48.5
					\$5,880.9
LIABILITIES.					
Capital .....	.....	1,000,000 00			
Individual deposits .....	.....	3,119,420 12			
Certificates of deposit.....	.....	1,211,472 93			
Certified checks .....	.....	4,210 17			
Trust funds.....	.....	85,012 45			
Interest accrued.....	.....	20,250 00			
			.....	.....	5,440.3
Surplus .....	.....	.....	.....	.....	\$440.1

## BINGHAMTON TRUST COMPANY, BINGHAMTON.

[Examined September 16, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Loans and discounts.....	.....	\$625,886 35	.....	\$14,581 01	\$610,805 34
Bonds and mortgages.....	Var.	.....	.....	.....	387,376 51
Highw'y Commissioners' notes.....	.....	.....	.....	.....	2,934 99
Judgments.....	.....	10,581 41	.....	8,162 20	2,419 21
Land contracts.....	.....	81,121 60	.....	10 00	81,111 60
St. P., Min. and Man. gtd. stk.	6	50,000 00	123	.....	61,500 00
Wells Fargo Express stock...	8	5,000 00	110	.....	5,500 00
Chi., Mil. and St. P. com. stk..	5	10,000 00	101	.....	10,100 00
Michigan Central stock.....	5	5,000 00	111	.....	5,550 00
Chicago and Northwestern Ry. Co. common stock.....	6	5,000 00	181	.....	6,550 00
Whitney Noyes Seed Co. pfd. stock.....	.....	7,000 00	.....	7,000 00	.....
United States Leather Co pfd. stock.....	8	40,000 00	70	12,000 00	28,000 00
United States Leather Co. com. stock.....	.....	20,000 00	10	18,000 00	2,000 00
Illinois Central stock.....	5	10,000 00	108	.....	10,800 00
Chicago, Burl. and Quincy stk.	5	14,000 00	101	.....	14,140 00
Chicago and Rock Island stk..	4	5,000 00	95	250 00	4,750 00
Wheeling and Lake Erie pfd..	5	10,000 00	16	8,400 00	1,600 00
Lake Erie and West. pfd. stk.	5	10,000 00	78	2,200 00	7,800 00
Pullman Palace Car Co. ....	6	15,000 00	185	.....	27,750 00
Olean Pad Co.....	.....	250 00	.....	250 00	.....
New Conklin.....	.....	5,700 00	50	2,850 00	2,850 00
New York Central in trust....	.....	2,000 00	100	.....	2,000 00
Sinclairville Water Works....	.....	4,600 00	.....	600 00	4,000 00
United States reg. bonds.....	4	50,000 00	113	.....	56,500 00
Lehigh and Wikesbarre as- sented bonds, 1st. ....	7	34,000 00	101	.....	34,340 00
Bing. R. R. Co. bds., 1st.....	5	149,000 00	100 & Int.	.....	150,572 80
U. S. Leather deb. bonds, 1st..	6	27,000 00	114	.....	30,780 00
Bing. Street Ry. bonds, 1st....	6	20,000 00	105	.....	21,000 00
Olean Street Ry. bonds, 1st ...	6	74,000 00	100 & Int.	.....	74,987 38
Central City Water bds., 1st..	7	20,000 00	100	.....	20,000 00
Grant Coal Mining bonds, 1st	6	50,000 00	100 & Int.	.....	50,688 34
Little Rock Paving bonds, 1st.	7	8,400 00	100 & Int.	.....	8,509 74
Cambria Lumber Co. bds., 1st	6	5,000 00	100 & Int.	.....	5,068 88
Grand River Coal and Coke bonds, 1st.....	6	18,000 00	100 & Int.	.....	18,859 67
Montana Central Ry. bds., 1st.	5	30,000 00	109	.....	32,700 00
N. J. Midland bonds, 1st.....	6	1,000 00	120	.....	1,200 00
Louisville and Nashville (St. Louis division) bonds, 1st...	6	2,000 00	117	.....	2,340 00
Joint Union Free School, Dis- trict 3, Deposit.....	6	1,720 76	100 & Int.	.....	1,768 87
Real estate.....	.....	.....	.....	.....	36,950 00
Due from banks and bankers..	.....	322,689 99	.....	.....	.....
Less.....	.....	506 84	.....	.....	322,183 15
Cash.....	.....	.....	.....	.....	85,782 92
Real estate in trust.....	.....	.....	.....	.....	8,768 58
W. W. Mudge genl. gdn.....	.....	.....	.....	.....	98 89
Furniture and fixtures.....	.....	\$6,000 00	.....	.....	.....
Less.....	.....	3,000 00	.....	.....	3,000 00
Interest accrued.....	.....	.....	.....	.....	18,661 01
					\$2,198,686 28
<b>LIABILITIES.</b>					
Capital.....	.....	\$300,000 00	.....	.....	.....
Due depositors.....	.....	1,742,885 19	.....	.....	.....
Due to banks.....	.....	11,888 52	.....	.....	.....
Rebate on loans and discounts	.....	3,157 00	.....	.....	.....
Interest accrued.....	.....	6,324 26	.....	.....	.....
Salaries and rent accrued.....	.....	808 00	.....	.....	2,065,062 97
Surplus.....	.....	.....	.....	.....	\$183,623 31

BROOKLYN TRUST COMPANY, BROOKLYN.

[Examined October 27, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
U. S. bonds.....	4	\$1,000,000 00	114	.....	\$1,140,000 00
N. Y. city revenue bonds .....	2½	250,000 00	100	.....	250,000 00
N. Y. city bonds .....	8	250,000 00	100	.....	250,000 00
Brooklyn city bonds.....	8	500,000 00	97	\$15,000 00	485,000 00
Brooklyn city bonds.....	8½	100,000 00	104½	.....	104,500 00
Brooklyn city bonds.....	8½	888,000 00	105	.....	888,400 00
Brooklyn city bonds... ..	8½	100,000 00	104½	.....	104,250 00
Brooklyn city bonds.....	4	65,000 00	111½	.....	72,637 50
N. Y. and Brooklyn Bridge ...	8	50,000 00	96½	1,750 00	48,250 00
Atlantic Avenue R. R.....	5	126,838 75	102½	.....	130,175 00
Lehigh and Wilkesbarre.....	5	17,588 75	85	2,288 75	15,300 00
Railway Equipment.....	6	47,875 00	100	.....	50,000 00
Baltimore & Ohio rec. ctfs....	6	100,721 54	100	721 54	100,000 00
		\$2,975,474 04			\$3,136,512 50
Bonds and mortgages .....	.....	107,950 00	.....	.....	107,950 00
Bills purchased.....	.....	1,124,411 65	.....	.....	1,124,411 65
Real estate.....	.....	132,799 15	.....	.....	132,799 15
Cash on hand and deposited ..	.....	.....	.....	.....	1,113,235 67
Interest accrued... ..	.....	.....	.....	.....	64,868 16
Loans. ....	.....	8,075,928 00	.....	.....	8,075,928 00
					\$13,755,805 13
LIABILITIES.					
Capital .....	.....	\$1,000,000 00			
Deposits, individual .....	.....	10,627,518 85			
Deposits, savings banks.....	.....	435,485 82			
Deposits, certified checks .....	.....	23,004 23			
Deposits, trust dept. checks..	.....	2,935 23			
Dividends unpaid.....	.....	360 00			
Interest accrued.....	.....	100,829 00			
Rebate, bills purchased ,.....	.....	16,270 53			
Taxes accrued.....	.....	4,000 00			
Expenses and rent accrued ...	.....	5,900 00			
			.....	.....	12,216,298 66
Surplus .. ..	.....	.....	.....	.....	\$1,539,506 47

BUFFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY.

[Examined December 15, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	.....	.....	.....	\$634,624 09
Demand loans . .....	.....	.....	.....	.....	806,150 00
United States bonds.....	4	\$108,000 00	114	.....	114,000 00
Depew and Lancaster Water Works bonds .....	6	8,000 00	.....	.....	8,000 00
Traders' Paper Co., Lockport, bonds .....	6	50,000 00	.....	.....	50,000 00
Cash .....	.....	.....	.....	.....	125,255 52
Due from banks and trust com- panies. ....	.....	.....	.....	.....	626,627 00
Vaults .....	.....	\$13,500 00	.....	\$4,500 00	9,000 00
Overdrafts. ....	.....	.....	.....	.....	2,754 72
Interest accrued .....	.....	.....	.....	.....	35,160 87
					\$2,411,572 20
LIABILITIES.					
Capital .. ..	.....	\$200,000 00			
Due depositors ....	.....	2,112,202 56			
Dividend unpaid.. ..	.....	42 00			
Interest, taxes and expenses accrued.....	.....	30,672 82			
			.....	.....	2,342,917 26
Surplus.....	.....	.....	.....	.....	\$68,654 82

CENTRAL TRUST COMPANY.

[Examined December 8, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$86,365 24	.....	.....	\$86,365 24
New York city bonds.....	3	1,100,000 00	100	.....	1,100,000 00
New York city bonds....	2½	1,750,000 00	90	.....	1,800,000 00
Elmira, Cortland and Northern	6	97,500 00	106	.....	106,000 00
San Antonio and Aransas Pass	4	267,052 98	60	\$14,452 98	252,600 00
Troy City Ry. Co. ....	5	94,750 00	105	.....	105,000 00
United Traction and Elec. Co	5	375 462 70	103	.....	412,000 00
Consolidated Traction Co.....	5	20,000 00	93	1,400 00	18,600 00
People's Gas Light & Coke Co	6	221,000 00	112	.....	291,200 00
Brooklyn Wharf and Ware house Co.....	5	541,055 44	99	.....	553,410 00
Brooklyn Wharf and Ware house pfd A stock. ....	.....	702,750 00	97	.....	717,800 00
Crescent City R. R. Co .....	5	58,275 00	80	7,875 00	50,400 00
Colorado Fuel and Iron Co....	5	151,153 25	79	.....	158,000 00
Pitts., Cin., Chi. & St. Louis.	4	203,000 00	101½	.....	203,000 00
Mil. Elec. Ry. & Light Co ....	5	196,000 00	93	10,000 00	186,000 00
Baltimore and Ohio rec. ctfs..	6	50,000 00	100	.....	50,000 00
Laclede Gas Light ctfs. ind ..	5	45,000 00	91	.....	45,500 00
Lowry Equitable int. ctfs ....	6	840,000 00	109	.....	870,600 00
Union Elevated R. R., Chicago	5	450,000 00	95	.....	475,000 00
Central Pacific of Cal.....	5	500,000 00	102	.....	510,000 00
Metropolitan Street Ry. ....	5	1,436,875 00	111	.....	1,526,250 00
Society of Tammany .....	4½	29,500 00	101	.....	29,795 00
West Chicago Street Ry ....	5	155,400 00	92½	.....	155,400 00
Mobile and Ohio R. R. (Mont division).....	5	471,750 00	86½	.....	480,075 00
People's Gas Light and Coke Co. preferred .....	5	480,138 90	96	188 90	480,000 00
Asa Packer estate notes .....	5	105,000 00	100	.....	105,000 00
Illinois Central bond syndicate	.....	41,800 00	.....	.....	41,800 00
Leh. Val. Ry. bond syndicate	.....	89,000 00	.....	.....	89,000 00
Union Pac. Ry. bond syndicate	.....	125,000 00	.....	.....	125,000 00
Union Pac. purchase money..	.....	250,000 00	.....	.....	250,000 00
Phil. & Read. Ry. syndicate .	.....	4,167 38	.....	.....	4,167 38
Union Pac., Denver and Gulf securities .....	.....	193,500 00	.....	.....	193,500 00
Municipal Gas Co., Albany, stk	.....	14,091 00	160	.....	28,160 00
Loans.. ..	.....	24,897,126 60	.....	.....	24,897,126 60
Bills purchased . ..	.....	710,000 00	.....	.....	710,000 00
Real estate, banking house...	.....	850,000 00	.....	.....	850,000 00
Interest and rent accrued.	.....	.....	.....	.....	318,166 26
Cash on hand and deposited..	.....	.....	.....	.....	1,962,172 01
LIABILITIES.					\$39,687,147 49
Capital .....	.....	1,000,000 00	.....	.....	82,466,019 80
Due depositors .....	.....	30,918,605 59	.....	.....	
Due savings banks .....	.....	55,952 86	.....	.....	
Interest accrued .....	.....	453,177 74	.....	.....	
Rebate, bills purchased.....	.....	6,984 11	.....	.....	
Taxes and expenses accrued..	.....	31,300 00	.....	.....	
Surplus .....	.....	.....	.....	.....	\$7,221,127 69

CHAUTAUQUA COUNTY TRUST COMPANY, JAMESTOWN.

[Examined January 23, 1898.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bills receivable:					
Present due.... \$628,437.72					
Past due. .... 65,155.20					
Call loans..... 43,252.05	.....	\$734,844 97	.....	\$2,812 50	\$732,032 47
Estimated interest accrued on call loans. ....	.....	.....	.....	.....	857 12
Overdrafts .....	.....	3,245 97	.....	90 09	3,155 88

CHAUTAUQUA COUNTY TRUST COMPANY, JAMESTOWN — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Banking house and lot.....	.....	\$50,000 00	.....	.....	\$50,000 00
Other real estate.....	.....	18,291 17	.....	.....	18,291 17
Rents accrued.....	.....	.....	.....	.....	100 00
Bonds and mortgages. ....	Var.	167,054 16	.....	\$1,585 00	165,469 16
Estimated interest accrued on bonds and mortgages.....	.....	.....	.....	.....	2,043 48
United States bonds.....	Var.	158,500 00	Var.	.....	174,810 63
City of Jamestown bonds.....	4	8,000 00	100 & In	.....	8,018 66
Town of Busti bonds ...	5	2,800 00	100 & In	.....	2,809 66
City of Bradford improvement bonds .....	6	862 54	100 & In	.....	873 54
Lakewood Hotel & Land Co....	6	16,000 00	100 & In	.....	16,806 67
Tax sale ctf. of Jamestown...	.....	6 07	.....	.....	6 07
Paid-up life insurance policies	.....	1,122 28	.....	.....	1,122 28
Due from banks, bankers and trust companies. ....	.....	271,266 22	.....	424 81	270,841 41
Estimated accrued interest on same .....	.....	.....	.....	.....	649 31
Cash .....	.....	.....	.....	.....	70,467 64
LIABILITIES.					\$1,512,355 15
Capital stock .....	.....	\$300,000 00	.....	.....	
Individual deposits subject to check ..	.....	443,818 51	.....	.....	
Interest certificates of deposit.	.....	716,858 83	.....	.....	
Estimated interest due and accrued ctf. and deposits...	.....	12,592 24	.....	.....	
Dividends unpaid.....	.....	109 50	.....	.....	
Due banks, bankers and trust companies. ....	.....	16,048 30	.....	.....	
Estimated interest accrued and due banks... ..	.....	23 97	.....	.....	
Rebate, loans and discounts...	.....	4,698 28	.....	.....	
Salaries due.....	.....	780 00	.....	.....	1,494,929 63
Surplus .....	.....	.....	.....	.....	\$17,425 52

COLONIAL TRUST COMPANY, NEW YORK.

[Examined December 28, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$192,500 00	.....	.....	\$192,500 00
United States bonds.....	4	251,781 25	128 1/2	.....	257,000 00
New York city bonds.....	3	99,889 04	100	.....	100,000 00
New York city bonds.....	3 1/2	215,419 86	106 3/4	\$1,919 86	213,500 00
Brooklyn city bonds.....	3 1/2	210,004 50	106 1/4	.....	47,812 50
Brooklyn city bonds.....	3 1/2		107 1/4	.....	87,945 00
Brooklyn city bonds.....	3 1/2		107 1/2	.....	32,250 00
Brooklyn city bonds .....	3 1/2		108 1/2	.....	46,635 00
Atchison, Top. & Santa Fe gl.	4	87,843 75	80 3/4	.....	80,750 00
Atchison, Top. & Santa Fe adj.	4	27,221 25	58	.....	29,000 00
Chicago, Mil. & St. P. c. and p.	5	28,781 25	118	.....	29,500 00
Chicago & Eastern Illinois gen.	5	50,000 00	101 1/2	.....	50,750 00
Colonial Safe Deposit Co. stk.	.....	99,300 00	100	.....	99,300 00
Loans .....	.....	2,973,209 38	.....	.....	2,973,209 38
Equipment account.....	.....	31,390 31	.....	.....	31,390 31
Furniture and fixtures ...	.....	9,179 48	.....	.....	9,179 48
Cash on hand and deposited ..	.....	.....	.....	.....	316,554 28
Interest accrued .....	.....	.....	.....	.....	26,290 36
LIABILITIES.					\$4,632,595 85
Capital .....	.....	\$1,000,000 00	.....	.....	
Due depositors .....	.....	2,904,933 00	.....	.....	
Interest accrued .....	.....	7,270 29	.....	.....	
Certified checks .....	.....	111,325 00	.....	.....	4,112,528 29
Surplus ..	.....	.....	.....	.....	\$519,067 56

## COLUMBUS TRUST COMPANY, NEWBURGH.

[Examined December 6, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
and discounts: due.... \$294,719 24 ue..... 5,232 13 ans with teral 16,035 00 id loans collat'l.. 42,862 75					
	.....	\$358,849 12	.....	\$1,203 94	\$357,645 18
and interest on same...	.....	.....	.....	.....	250 83
fts .....	.....	948 01	.....	.....	948 01
and mortgages.....	Var.	181,521 69	.....	.....	181,521 69
Interest on same.....	.....	.....	.....	.....	1,191 66
and bonds, viz.:					
a Falls city bonds....	4	20,000 07	106	.....	21,200 00
sland City Impt. bonds	4½	5,000 00	110	.....	5,500 00
im on same.....	.....	1,231 25	.....	1,231 25	.....
re and fixtures.....	.....	1,500 00	.....	.....	1,500 00
n banks and bankers..	.....	35,138 13	.....	.....	35,138 13
Interest on same.....	.....	.....	.....	.....	11 12
.....	.....	15,070 62	.....	.....	15,070 62
					\$569,976 73
LIABILITIES.					
.....	.....	\$100,000 00			
positors, subject to					
without interest .....	.....	145,414 70			
positors, subject to					
with interest.....	.....	280,238 04			
osi ors on certificates					
osit.....	.....	10,547 75			
accrued.....	.....	1,237 00			
ks and bankers .....	.....	309 48			
oans and discounts...	.....	2,287 20			
and rent .....	.....	116 67			
			.....	.....	540,150 84
lus .....	.....	.....	.....	.....	\$29,825 89

## CONTINENTAL TRUST COMPANY, NEW YORK CITY.

[Examined October 9, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
and mortgages .....	6	\$75,000 00	.....	.....	\$75,000 00
k city bonds.....	3	300,000 00	100	.....	300,000 00
k city bonds .....	3	275,000 00	100	.....	275,000 00
k city bonds.....	3	75,000 00	100	.....	75,000 00
k city bonds .....	2½	291,650 00	92	\$9,210 00	282,440 00
nd Ohio (Mont. div.)					
rtificates .....	.....	43,129 90	100	.....	50,000 00
L. & Kan. City tr. cfts	.....	19,250 00	86	.....	21,500 00
nio & Aransas Pass 1st	4	32,480 00	60	.....	33,600 00
Rap. Trans., N'ville.	5	157,500 00	75	.....	157,500 00
city electric .....	5	90,000 00	90	.....	90,000 00
Den. & Gulf tr. rect.	.....	10,750 00	51½	.....	12,875 00
. Transfer par. cfts..	.....	17,200 00	45½	.....	18,200 00
t Loan Society .....	5	3,000 00	100	.....	3,000 00
Syndicate .....	.....	5,775 00	100	.....	5,775 00
nd Lynn R.R.....	6	313,600 00	99	.....	316,800 00
Ins. Co 25 shs. at \$100	.....	1,250 00	50	.....	1,250 00
hio pfd . 103 shares..	6	6,180 00	60	.....	6,180 00
Pac. Syndicate bal..	.....	92 74	.....	.....	92 74
					\$1,724,212 74

**CONTINENTAL TRUST COMPANY, NEW YORK CITY — (Continued).**

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Loans .....	.....	\$4,273,786 08	.....	.....	\$4,273,786 08
Bills purchased .....	.....	458,460 17	.....	\$25,000 00	433,460 17
Real estate .....	.....	121,000 00	.....	.....	121,000 00
Due from banks .....	.....	.....	.....	.....	20 00 00
Cash on hand .....	.....	11,519 52	.....	.....	11,519 52
Cash deposited .....	.....	466,309 26	.....	.....	466,309 26
Interest accrued .....	.....	.....	.....	.....	24,364 32
					<b>\$7,074,652 09</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$500,000 00			
Due depositors .....	.....	6,155 879 19			
Due banks and trust companies .....	.....	23,584 30			
Trust checks .....	.....	4 00			
Coupon checks .....	.....	4,868 75			
Interest accrued .....	.....	24,910 02			
					<b>6,708,746 36</b>
Surplus .....	.....	.....	.....	.....	<b>\$365,905 83</b>

**DELAWARE LOAN AND TRUST COMPANY, WALTON.**

[Examined September 10, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Loans and discounts .....	.....	\$247,462 13	.....	\$15,065 56	\$232 896 57
U. S. bonds, 4 per cent., 1907, \$20,000, par .....	4	22,000 00	.....	.....	22,000 00
Due from banks .....	.....	.....	.....	.....	12,673 00
Cash .....	.....	.....	.....	.....	6,000 00
Items .....	.....	1,961 25	.....	50 00	1,911 25
Bonds and mortgages .....	5 & 6	82,018 50	.....	.....	82,018 50
Attorney's account .....	.....	814 50	.....	785 48	29 02
Real estate .....	.....	8,572 24	.....	.....	8,572 24
Overdrafts .....	.....	.....	.....	.....	3,125 56
Furniture and fixtures .....	.....	8,000 00	.....	2,000 00	1,000 00
Interest accrued on bonds and mortgages .....	.....	.....	.....	.....	1,321 30
					<b>\$371,654 33</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$100,000 00			
Due depositors subject to check .....	.....	48,261 41			
Treasurer, State of New York .....	.....	15,000 00			
Treasurer, county of Delaware .....	.....	12,112 12			
Certificates of deposit .....	.....	185,240 08			
Unpaid dividends .....	.....	195 00			
First National Bank, Middle- town .....	.....	178 18			
Bills rediscounted .....	.....	3,000 76			
Bills payable .....	.....	11,000 00			
Rebate on bills discounted .....	.....	1,123 00			
Interest accrued .....	.....	8,500 00			
Salaries and rent accrued .....	.....	158 00			
					<b>379,873 50</b>
Deficit .....	.....	.....	.....	.....	<b>\$6,219 17</b>

**FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.**

[Examined November 22, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$982,000 00	..	.....	\$982,000 00
United States bonds.....	4	1,410,000 00	114	.....	1,607,400 00
United States bonds .....	5	1,893,400 00	114	.....	2,158,476 00
District of Columbia.....	3.65	300,000 00	115	.....	345,000 00
New York city bonds.....	8	1,683,000 00	100	.....	1,683,000 00
Chicago, Mil. & St. Paul bonds	4	225,000 00	104½	.....	261,250 00
Pittsburgh, C., C. & St. Louis	4½	200,000 00	110	.....	220,000 00
Second Avenue Railroad.....	5	100,000 00	108	.....	108,000 00
Consolidated Gas Co. ....	5	570,000 00	110	.....	627,000 00
Consolidated Gas Co. stock ..	.....	60,000 00	193	.....	115,800 00
People's Gas-Light & Coke Co. ....	.....	200,000 00	100	.....	200,000 00
Miscellaneous securities.....	.....	202,202 73	.....	\$84,419 81	117,782 92
Bills purchased .....	.....	300,000 00	.....	.....	300,000 00
Loans .....	.....	18,451,291 89	.....	75,000 00	18,376,291 89
Real estate, banking house ...	.....	1,000,000 00	.....	.....	1,000,000 00
Cash on hand and deposited ..	.....	.....	.....	.....	11,227,058 08
Interest accrued.....	.....	.....	.....	.....	225,748 02
					<b>\$39,504,802 51</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$1,000,000 00	.....	.....	.....
Due depositors .....	.....	31,626,820 53	.....	.....	.....
Due savings banks .....	.....	1,013,220 41	.....	.....	.....
Certified checks .....	.....	30,528 63	.....	.....	.....
Dividends unpaid.....	.....	2,749 25	.....	.....	.....
Interest accrued .....	.....	358,652 00	.....	.....	.....
					<b>84,940,470 82</b>
Surplus.....	.....	.....	.....	.....	<b>\$4,504,322 69</b>

**FIDELITY TRUST AND GUARANTY COMPANY, BUFFALO.**

[Examined December 16, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Demand loans .....	.....	\$1,619,306 36	.....	\$1,803 61	\$1,618,002 75
Bonds and mortgages.....	Var.	.....	.....	.....	1,493,947 06
United States bonds.....	2	53,000 00	99½	.....	52,735 00
United States bonds, 1925 .....	4	521,422 50	129	.....	540,500 00
United States bonds 1904 .....	5	220,500 00	114½	.....	229,000 00
Cincinnati, O., bonds, 1937 ....	3.65	262,187 50	105 & int.	.....	262,500 00
Buffalo Ry. Co. bonds, 1931 ..	5	46,490 00	110 & int.	.....	47,300 00
Bellevue & Lancaster Ry. Co.	5	51,000 00	104 & int.	.....	52,000 00
Buffalo Ry. Co. debentures...	6	104,510 00	108 & int.	.....	108,000 00
Buffalo Crosstown Ry. Co....	5	27,000 00	107½ & int.	.....	26,875 00
City of Rochester, N. Y.....	6	36,571 95	100 & int.	.....	35,500 00
Town of Lancaster .....	5	12,000 00	100 & int.	.....	12,000 00
Olean Elec. Light & Power Co.	6	6,000 00	100 & int.	.....	6,000 00
Town of Eden, N. Y.....	4	2,100 00	100 & int.	.....	2,100 00
City of Niagara Falls.....	4	7,000 00	100 & int.	.....	7,000 00
Lake Shore & Mich. So. R. R.	3½	205,000 00	103½	.....	207,000 00
Wabash R. R. ....	5	58,204 10	107	.....	59,920 00
New York, Lake Erie & West- ern R. R. Co. Terminal.....	4	32,940 00	104	.....	33,280 00
West Shore R. R. ....	4	61,518 75	111	468 75	61,050 00
N. Y. Cent. & Hud. R. R. R.	3½	51,937 50	105½	.....	52,750 00
Chicago, Burl. & Quincy Ry..	5	10,712 50	108	.....	10,800 00
Canada Southern Ry .....	5	32,346 25	112	.....	32,480 00
N. Y., Chic. & St. Louis Ry..	4	26,495 00	106	.....	26,500 00
Chesapeake & Ohio Ry.....	5	1,126 25	111	16 25	1,110 00
Due from banks and trust com- panies .....	.....	920,626 41	.....	970 88	919,656 03
Cash .....	.....	.....	.....	.....	48,442 12
Exchanges for clearing house.	.....	.....	.....	.....	22,972 77
Cash items .....	.....	44,806 28	.....	198 90	44,707 38
City warrants and tax bills ...	.....	.....	.....	.....	156,407 61
Overdrafts.....	.....	.....	.....	.....	64,039 80



**FIDELITY TRUST AND GUARANTY COMPANY, BUFFALO — (Continued).**

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Interest accrued, to-wit:					
On tax bills and city warrants.	.....	.....	.....	.....	\$2,527 74
On bonds .....	.....	.....	.....	.....	6,974 46
On demand loans....	.....	.....	.....	.....	20,419 95
On bank balances .....	.....	.....	.....	.....	947 83
On bonds and mortgages ....	.....	.....	.....	.....	26,112 56
					<b>\$6,826,558 06</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$500,000 00			
Due depositors ...	.....	5,818,473 91			
Due banks and bankers .....	.....	283,586 55			
Interest accrued, to-wit:					
On individual deposits .....	.....	29,455 53			
On trust deposits....	.....	8,222 88			
On court deposits .....	.....	1,199 18			
On bank deposits .....	.....	871 44			
On certificates of deposit .....	.....	7,696 51			
Salaries accrued.....	.....	657 00			
			.....	.....	<b>6,094,663 00</b>
Surplus .....	.....	.....	.....	.....	<b>\$231,895 06</b>

**FRANKLIN TRUST COMPANY, BROOKLYN.**

[Examined December 6, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$642,100 00	.....	.....	\$642,100 00
District of Columbia .....	3.65	456,000 00	115	.....	460,000 00
Brooklyn city.....	8	303,100 00	100	.....	305,000 00
Central Park and N. & E. River	7	20,350 00	119 1/2	.....	22,700 00
Northern Pacific Terminal	6	46,465 83	104	.....	45,760 00
Spokane Falls Cable Ry.....	6	8,500 00	85	.....	8,500 00
New River Bridge Co.....	6	25,000 00	100	.....	25,000 00
Fulton Elevated Ry.....	5	12,500 00	50	.....	12,500 00
Lehigh Terminal Ry. Co.....	5	107,500 00	110	.....	110,000 00
Chicago, Rock Island & Pac ..	5	25,656 25	107 1/2	.....	26,875 00
Washington Water Power Co.	6	26,000 00	100	.....	26,000 00
Long Island R. R. Ferry Co..	4 1/2	49,500 00	100	.....	50,000 00
Spokane Street Ry .....	4 1/2	19,550 00	85	.....	19,550 00
Hecker, Jones-Jewell Milling Co....	6	149,487 50	100	\$6,487 50	143,000 00
Union Pac. R. R. col. tr. notes.	6	20,025 00	48 1/2	.....	23,925 00
Duluth Iron and Steel Co	7	40,000 00	100	.....	40,000 00
Lehigh and New York Ry....	4	79,335 00	92	215 00	79,120 00
Brooklyn Union Gas .....	5	87,150 00	110	.....	91,300 00
Baltimore and Ohio rec. cts..	6	20,000 00	102	.....	20,400 00
Central Pacific of Col .....	5	50,000 00	102	.....	51,000 00
Port and Gas Co .....	6	12,000 00	90	1,200 00	10,800 00
Erie Ry. prior lien .....	4	23,439 58	92 1/2	314 58	23,125 00
Norfolk and Western R. R....	4	12,250 00	75	.....	13,125 00
Atlantic Avenue R. R .....	5	25,000 00	105	.....	26,250 00
Nassau Electric .....	5	23,735 14	96	.....	24,000 00
Reading R. R .....	4	42,205 56	85 1/2	.....	42,750 00
Columbus & Hocking Valley & Tol. ....	5	22,343 75	77	3,098 75	19,245 00
Northern Pac Ry.....\$20,500	3	27,840 63	60	2,958 13	17,700 00
North'n Pac. Ry. pfd.stk 12,500	.....	68,140 88	57 1/2	.....	7,187 50
Pullman Car Co. stock .....	.....	57,022 50	172	.....	68,000 00
Franklin Safe Deposit Co. stk.	.....	.....	100	22 50	57,000 00
Lake Shore & Mich. Southern stock. ....	.....	66,862 50	174	.....	87,000 00
Brooklyn City R. R. stock ...	.....	44,078 90	196	.....	55,977 90
H. B. Claflin & Co. com .....	.....	12,000 00	100	2,000 00	10,000 00
Hecker, Jones-Jewell Milling Co. preferred.....	.....	41,048 87	67	13,607 87	28,341 00

## FRANKLIN TRUST COMPANY, BROOKLYN—(Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
H. R. Worthington pfd. \$22,000	.....	{ \$22,000 00 }	{ 88 }	{ \$2,640 00 }	{ \$19,360 00 }
H. R. Worthington com. 25,000	.....				
Metropolitan West Side El., Chicago	.....	1,250 00	5	.....	1,250 00
West Side Construction Co. stk	.....	8,600 00	10	1,800 00	1,800 00
Brooklyn Wharf and Warehouse stock	.....	95,000 00	97	.....	97,000 00
Kings County Traction stock.	.....	9,000 00	46	.....	9,200 00
New York, New Haven and Hartford R. R.	.....	73,893 87	180	1,893 87	72,000 00
Del. and Hudson Canal Co.	.....	21,925 00	108½	225 00	21,700 00
Chicago, R. I. and Pacific	.....	34,600 00	91	.....	36,400 00
Del., Lack. and Western	.....	80,212 50	151	4,712 50	75,500 00
Consolidated Gas Co	.....	73,000 00	188	.....	74,400 00
Loans	.....	1,708,242 55	.....	.....	1,708,242 55
Bills purchased	.....	858,126 55	.....	.....	858,126 55
Real estate, banking house	.....	488,860 60	.....	.....	488,860 60
Cash on hand and deposited	.....	.....	.....	.....	1,129,642 65
Interest accrued	.....	.....	.....	.....	55,814 15
					\$7,847,872 60
<b>LIABILITIES.</b>					
Capital	.....	\$1,000,000 00	.....	.....	6,844,770 60
Deposits, general	.....	4,432,843 01	.....	.....	
Deposits, savings banks	.....	831,019 99	.....	.....	
Certified checks	.....	47,808 23	.....	.....	
Interest accrued	.....	33,099 46	.....	.....	
Surplus	.....	.....	.....	.....	\$1,003,101 91

## GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY.

[Examined October 19, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages	6	\$35,000 00	.....	.....	\$35,000 00
United States bonds	5	337,592 19	115¼	.....	345,750 00
United States bonds	4	857,849 55	127	.....	889,000 00
New York city bonds	3	1,178,304 20	100	\$5,364 70	1,172,939 50
New York State bonds	3	328,450 00	100	.....	330,000 00
Brooklyn city bonds	4	81,200 00	105	.....	81,500 00
Brooklyn city bonds	4	55,312 50	113	.....	56,500 00
Brooklyn city bonds	4	55,500 00	114	.....	57,000 00
Brooklyn city bonds	4	112,000 00	115	.....	115,000 00
Central of Georgia Ry	5	951,933 34	90	8,733 34	943,200 00
Staten Island Electric 1st	5	355,333 34	85	15,333 34	340,000 00
Metropolitan West Side El. 1st	5	160,815 11	45	.....	160,815 11
Galveston City Ry	5	703,747 54	85	.....	812,600 00
Brooklyn W. & Warehouse Co.	5	46,500 17	100	.....	49,000 00
Crescent City Ry. Co.	5	109,375 00	85	3,125 00	106,250 00
Kansas City (Mo.) Gas Co.	5	40,655 00	86	235 00	40,420 00
The Johnson Co.	6	148,500 00	94	.....	161,700 00
Toledo Traction Co	5	664,150 00	90	17,950 00	646,200 00
Elmira Municipal Imp. Co.	5	134,400 00	30	76,800 00	57,600 00
Reading Co	4	34,690 00	84	.....	36,120 00
Jefferson and Clearfield Coal and Iron Co. 2d	5	65,208 33	100	208 33	50,000 00
Jefferson and Clearfield Coal & Iron Co. pfd., 500 shs., at \$100		.....	30	.....	15,000 00
Columbus, Hocking Valley and Toledo	4	124,160 00	55	9,700 00	114,400 00
West Chicago Street Ry.	5	78,390 99	93	279 99	78,120 00
Mobile and Ohio (Mont. div.)	5	85,000 00	85	.....	85,000 00
St. Louis and Iron Mt. 2d ex	5	92,766 67	100	766 67	92,000 00
Illinois Central (St. Louis div.)	3½	4,520 67	90	20 67	4,500 00
Illinois Central (Louisville div.)	3½	4,536 88	90	36 88	4,500 00

GUARANTY TRUST COMPANY OF NEW YORK, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Pitts. and Western rec. ctfs..	5	\$128,700 00	100	.....	\$130,000 00
Lehigh Valley R. R. col. tr...	5	72,508 33	92	\$1,668 33	70,840 00
Atchison, T., and Santa Fe gen	4	227,356 20	87	.....	228,810 00
Ex. and Trustees of Asa Packer notes .....	6	71,166 67	100	1,166 67	70,000 00
Rome, Watertown and Ogdens- burgh, 600 shares, at \$100 .....	.....	70,425 00	119	.....	71,400 00
St. Paul and Duluth pfd., 500 shares, at \$100 .....	.....	41,666 67	84	.....	42,000 00
West Side Construction Co. (old), 160 shares, at \$100 .....	.....	2,080 00	9	640 00	1,440 00
West Side Construction Co. (new), 1,500 shares, at \$100..	.....	7,000 00	80	12,000 00	45,000 00
Brooklyn W. & Warehouse. 4,500 shares, at \$100 .....	.....	371,250 00	80	11,250 00	360,000 00
Southern Ry. pfd., 533 shares, at \$100 .....	.....	15,990 00	81	.....	16,523 00
Southern Ry. com., 2,407 shares, at \$100 .....	.....	22,819 75	10	.....	24,670 00
American Malt'g Co. pfd., 5,120 shares, at \$100 .....	.....	485,320 49	76	.....	389,120 00
American Malting Co. com., 4,560 shares, at \$100. ....	.....	.....	26	.....	118,560 00
Penna. Central Brewing Co. bonds .....	.....	50,000 00	.....	.....	50,000 00
Penna. Central Brewing Co. preferred stock .....	.....				
Penna. Central Brewing Co. common stock.....	.....				
Loans .....	.....	9 243,276 00	.....	.....	9,243,276 00
Bills purchased.....	.....	90,000 00	.....	.....	90,000 00
Real estate .....	.....	156,367 97	.....	.....	156,367 97
Sundry debtors .....	.....	33,286 60	.....	.....	33,286 60
London branch, sterling ac- count .....	.....	1,143,671 39	.....	.....	1,143,671 39
Sundry stocks and bonds.....	.....	34,450 76	.....	.....	34,450 76
Cash on hand .....	.....	68,337 82	.....	.....	2,139,239 11
Cash deposited .....	.....	2,070,901 29	.....	.....	
Interest accrued.....	.....	.....	.....	.....	164,901 43
					\$21,453,170 87
LIABILITIES.					
Capital.....	.....	\$2,000,000 00	.....	.....	18,628,721 66
Deposits, individual.....	.....	15,724,467 42	.....	.....	
Acceptances. ....	.....	809,267 99	.....	.....	
Treasurer's checks .....	.....	2,752 54	.....	.....	
Dividends unpaid .....	.....	385 00	.....	.....	
Interest accrued. ....	.....	91,848 71	.....	.....	
Surplus .....	.....	.....	.....	.....	\$2,824,449 21

HAMILTON TRUST COMPANY, BROOKLYN.

[Examined December 22, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$686,683 05	.....	.....	\$686,683 05
United States bonds. ....	5	114,812 50	114½	\$312 50	114,500 00
United States bonds.....	4	117,687 50	128½	.....	128,500 00
City of Brooklyn bonds .....	8	102 625 00	100	2,625 00	100,000 00
City of Brooklyn bonds .....	4	15,000 00	114	.....	17,100 00
City of Brooklyn bonds .....	4	40,000 00	118	.....	45,200 00
City of Brooklyn bonds. ....	4	120,195 00	114	.....	126,400 00
City of Brooklyn bonds .....	4	106,725 00	110¾	.....	110,750 00
City of Brooklyn bonds. ....	4	110,700 00	115½	.....	115,500 00

## HAMILTON TRUST COMPANY, BROOKLYN—(Continued).

ASSETS	Rate of interest	Book value.	Rate.	Deductions.	Allowed.
City bonds	3½	\$101,000 00	100½		\$106,800 00
Manhattan bonds	4	36,000 00	100		36,000 00
City Elevated bonds	5	12,853 75	55		13,750 00
Metropolitan Club bonds	5	30,000 00	100		30,000 00
Transfer cts		4,512 50	46		4,600 00
R. R. general	5	102,932 94	104		104,400 00
R. second	5	8,875 00	81	\$275 00	8,700 00
and Ohio general	4½	16,748 73	81	748 75	16,000 00
Swatara R. R. bonds		8,458 75	48		8,400 00
and Hooking Valley	6	6,212 50	58	12 50	6,200 00
Rock Br. R. bonds		10,001 27	70		10,500 00
Electric first	6	12,350 00	100		12,000 00
Orange Lake	6	28,000 00	100		28,000 00
1 & Brook R. R.	5	18,000 00	104		18,720 00
W. York R. R. 1st	4	46,125 00	91	625 00	45,500 00
and Hooking Valley					
Common stock		1,200 00	5	700 00	500 00
of New York City		75,812 50	102		91,000 00
City R. R. stock		21,705 60	105		22,794 00
Union Gas stock		30,602 50	117		35,500 00
		2,563,440 97			2,563,440 97
Real estate		43,373 00			43,373 00
		15,062 00			15,062 00
Land deposited		980,538 90			980,538 90
Undeposited					50,226 08
<b>LIABILITIES.</b>					<b>\$5,730,970 08</b>
Depositors		\$500,000 00			
Savings banks		8,608 31 43			
Checks		905,371 46			
Undeposited		6,777 73			
		61,406 00			
					<b>5,151,607 06</b>
					<b>\$579,102 97</b>

## HOLLAND TRUST COMPANY, NEW YORK.

[Examined December 15, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
City bonds	4	\$5,658 35	114		\$5,700 00
City bonds	2½	50,001 07	80	\$5 001 07	45,000 00
City bonds	3	50,875 00	100	875 00	50,000 00
City bonds	7	2,500 00	120	100 00	2,400 00
Electric bonds	6	5,537 50	85	1,287 50	4,250 00
Bridge & Tram Co.	8	48,000 00	Cost.		48,000 00
Bridge & Tram Co.	8	14,300 00	Cost.		14,300 00
N. Y.	6	2,000 00	100		2,000 00
& Brigan R. R. Co.	5	19,000 00	85		19,000 00
Ed Co.	6	11,800 00	100		11,800 00
Ed Co. pfd stock		9,308 72	75	458 72	8,850 00
Transit Co. bonds		3,000 00		1,500 00	1,500 00
Transit Co. stock		8 000 00	25	3,500 00	2,500 00
Ch. Ry. Co. stock		15,975 00	95½		19,075 00
St. Paul com. stk		81,100 00	98½		81,500 00
R. & Q. com. stock		31,655 04	82	7,055 04	24,600 00
St. Louis com. stk		29 000 00	84	12,000 00	17,000 00
1 & Pacific stock		63 600 00	90		26 000 00
S. S. Co. stock		11,100 00	80	2,100 00	9,000 00
1 & Cable Co. stk		1,134 00	93		1,284 00
1 V. & Tol. stk		2,875 00	5	2,175 00	700 00
Ed Co. pfd stock		5,475 00	170		5,200 00
Ed Co. com. stock			85		1,750 00
Myne Belge Che-					
ferau Mexique stk		80,788 78	Cost		80,788 78
Fire ins. Co. stock		800 00	175		875 00

**HOLLAND TRUST COMPANY, NEW YORK CITY — (Continued).**

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Holland Building Ass'n stock . . . . .	.....	\$15,795 00	50	\$7,795 00	\$8,000 00
Dela. Riv. & Lan. 1st bonds . . . . .	6	8,750 00	.....	8,750 00	.....
Lawyers' Title Ins. Co. stock . . . . .	.....	1,605 00	145	155 00	1,450 00
Nat Bank of N. America stk . . . . .	.....	1,228 50	140	248 50	980 00
Real Estate & Auc. Room stk. . . . .	.....	1,200 00	75	450 00	750 00
Brigantine Co. stock . . . . .	.....	5,550 00	15	.....	5,550 00
S. I. Ter. Cot. & Lum. Co. stk . . . . .	.....	4,000 00	...	4,000 00	.....
Beverwyck Towing Co. stock . . . . .	.....	86,812 95	.....	62,282 95	24,530 00
Phila. & Brigan. R. R. pfd stk . . . . .	.....	7,985 00	Cost.	.....	7,985 00
Phila. & Brigan. R. R. com. stk . . . . .	.....				
Loans . . . . .	.....	291,004 21	.....	.....	291,044 21
Bills receivable . . . . .	.....	85,475 75	.....	84,525 75	950 00
Real estate:					
New York city . . . . .	.....	85,807 12			
Brooklyn city . . . . .	.....	181,865 97			
Brigantine, N. J., H. H. . . . .	.....	56,815 55			
Brigantine, N. J., O. I. . . . .	.....	2,063 18			
Brigantine, N. J., B. I. Co. . . . .	.....	11,234 50			
Division Ave. trolley extension . . . . .	.....	\$673 02	.....	.....	337,286 32
Reorganization account . . . . .	.....	49,721 07	.....	46,721 07	673 02
Cash on hand . . . . .	.....	1,214 12	.....	.....	3,000 00
Interest accrued . . . . .	.....	.....	.....	.....	1,214 12
					5,270 05
					<b>\$1,090,134 50</b>
<b>LIABILITIES.</b>					
Capital . . . . .	.....	\$500,000 00			
Due depositors . . . . .	.....	140,302 04			
Due depositors, certificates . . . . .	.....	8,615 70			
Accepted checks . . . . .	.....	265 30			
Due Nat. Bk., North America . . . . .	.....	359,839 05			
Due Chatham Nat. Bank . . . . .	.....	80 000 00			
Interest accrued . . . . .	.....	5,235 04			
			.....	.....	1,094,277 13
Deficit . . . . .	.....	.....	.....	.....	<b>\$4,145 63</b>

**ITHACA TRUST COMPANY, ITHACA.**

[Examined December 20, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
L. I. R. R. (N. Shore div) . . . . .	5	\$10,000 00	95	\$500 00	\$9,500 00
Chic. & East. Illinois R. R . . . . .	5	9,811 59	102	.....	10,200 00
U. S. reg. 4 p. c. coup. 1925 . . . . .	4	84,975 50	129 1/8	.....	38,737 50
Lehigh & New York R. R . . . . .	4	9,250 00	98	.....	9,300 00
Atch., Top. & S. Fe gen. mtg. . . . .	4	12,748 00	89 1/4	.....	13,462 50
Atch., Top. & S. Fe. adjust. . . . .	4	4,158 95	58	.....	4,640 00
N. Pac. R. R. prior liens . . . . .	4	8,765 00	95	.....	9,500 00
Mo., Kansas & Texas 1st . . . . .	4	8,394 70	87	.....	8,700 00
American Spirits Mfg. Co . . . . .	6	4,143 75	73 1/2	468 75	3,675 00
Texas and Pac. Ry. (E. div.) . . . . .	6	5,250 00	109	.....	5,450 00
cons . . . . .	6	5,250 00	109	.....	5,450 00
Texas & Pacific Ry 1st . . . . .	5	4,732 50	98	.....	4,900 00
Northwestern Telegraph . . . . .	7	4,424 80	118 1/4	.....	4,750 00
Pullman Palace Car Co. stk . . . . .	.....	8,000 00	173	.....	8,650 00
Chic., Minn. & St. Paul pfd. stk . . . . .	.....	6,931 75	142	.....	7,100 00
Brooklyn city, 1915. . . . .	3	20,000 00	.....	.....	20,000 00
Ithaca Water Works Co. . . . .	5	7,000 00	.....	.....	7,000 00
Arapahoe Co., Col., school . . . . .	6	1,000 00	.....	.....	1,000 00
Barnes Co., N. D., refunding . . . . .	6	9,000 00	.....	.....	9,000 00
Salt Lake City, Utah, school . . . . .	5	4,925 00	.....	.....	4,925 00
Yankton Co., Dak., refund. . . . .	4 1/2	14,379 50	.....	.....	14,379 50
Lincoln Gas Co., Lincoln, Neb. . . . .	8	25,610 00	.....	.....	25,610 00
Sequin, Texas, school . . . . .	6	2,500 00	.....	.....	2,500 00

# EXAMINATIONS.

## ITHACA TRUST COMPANY, ITHACA — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allo
Logan county, Okla., county.	6	\$3,943 15	.....	.....	\$
Cheyenne, Wyoming, water...	6	10,000 00	.....	.....	1
Ogden, Utah, school.....	5	23,900 00	.....	.....	2
N. Yakima, Wash., sewerage	6	8,500 00	.....	.....	
Parsons Co., Kan., county ...	6	10,000 00	.....	.....	1
Kootenai Co., Idaho, county...	6	10,000 00	.....	.....	1
Albany Co., Wyo., county	6	4,000 00	.....	.....	
Oklahoma Co., Okla., county.	6	4,427 19	.....	.....	
Crow Wing Co., Minn., county	6	3,990 68	.....	.....	
Cache Co., Utah, imp ....	5	4,950 00	.....	.....	
Arapahoe Co., Col., school ....	6	1,492 50	.....	.....	
Arizona Territory, refunding.	5	10,000 00	.....	.....	1
Sayre, Pa., school .....	5	3,000 00	.....	.....	
Psi Upsilon Asso., Ithaca					
Chapter House .....	5	2,200 00	.....	.....	
Sheridan, Wyoming, water ...	6	5,000 00	.....	.....	
Austin, Tex., water and elec..	6	15,000 00	.....	.....	1
Athens, Pa., school .....	4½	7,500 00	.....	.....	
Sherman, Texas, refunding ...	6	5,000 00	.....	.....	
Oklahoma, Okla., refunding ..	6	4,975 00	.....	.....	
Burlington, Wis., school.....	5	5,000 00	.....	.....	
Saguache Co., Col., refunding .	7	7,000 00	.....	.....	
Osage Co., Kan., county.....	6	1,000 00	.....	.....	
Kan. City Cable R. R. ext. 6					
per cent. bonds .....	5	5,000 00	.....	.....	
Plattsmouth, Neb., warrants .	7	1,225 28	.....	.....	
King Co., Wash., warrants ...	7½	2,123 36	.....	.....	
Interest on bonds not quoted.	.....	.....	.....	.....	
Bills receivable .....	.....	47,097 78	.....	.....	4
Demand loans .....	.....	31,245 00	.....	.....	8
Interest accrued on same .....	.....	.....	.....	.....	
Bonds and mortgages .....	Var.	147,490 00	.....	.....	14
Interest accrued on same .....	.....	.....	.....	.....	
Banking house and lot.....	.....	24,000 00	.....	.....	2
Other real estate .....	.....	3,000 00	.....	.....	
Rents accrued from same.....	.....	.....	.....	.....	
Furniture and fixtures.....	.....	1,500 00	.....	.....	
Due from banks and trust					
companies .....	.....	100,869 85	.....	.....	10
Interest accrued on same .....	.....	.....	.....	.....	
Cash .....	.....	11,469 11	.....	.....	1
					<hr/>
					\$75
<b>LIABILITIES.</b>					
Capital stock .....	.....	\$100,000 00			
Due depositors, on interest ...	.....	520 764 07			
Due depositors, active account	.....	75,885 61			
Due depositors, certificates ..	.....	8,019 34			
Interest accrued on same .....	.....	7,473 37			
Salaries .....	.....	102 79			
					<hr/>
					71
					<hr/>
Surplus .....	.....	.....	.....	.....	\$4

## KINGS COUNTY TRUST COMPANY, BROOKLYN.

[Examined November 27, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allo
Bonds and mortgages .....	Var.	\$203,939 47	.....	.....	\$20
United States bonds. ....	4	224,565 56	128½	.....	25
New York city bonds .....	2½	94,600 00	90	\$4,600 00	9
New York city bonds.....	3	50,000 00	100	.....	5
Brooklyn city bonds. ....	3	4,487 50	100	.....	1
Brooklyn city bonds. ....	3½	35,265 50	105	.....	3
Brooklyn city bonds .....	3½	25,000 00	106	.....	2
Brooklyn city bonds.....	3½	65,000 00	107	.....	6
Brooklyn city bonds.....	3½	5,178 50	107	.....	1
Brooklyn city bonds.....	3½	116,737 60	109	.....	12

**HOLLAND TRUST COMPANY, NEW YORK CITY—(Continued).**

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Holland Building Ass'n stock .	.....	\$15,795 00	50	\$7,795 00	\$8,000 00
Dela. Riv. & Lan. 1st bonds	6	3,750 00	.....	3,750 00	.....
Lawyers' Title Ins. Co. stock	.....	1,605 00	145	155 00	1,450 00
Nat Bank of N. America stk.	.....	1,228 50	140	248 50	980 00
Real Estate & Auc. Room stk.	.....	1,200 00	75	450 00	750 00
Brigantine Co. stock	.....	5,550 00	15	.....	5,550 00
S. I. Ter. Cot. & Lum. Co. stk	.....	4,000 00	...	4,000 00	.....
Beverwyck Towing Co. stock .	.....	86,312 95	.....	62,282 95	24,030 00
Phila. & Brigan. R. R. pfd stk	.....	7,985 00	Cost.	.....	7,985 00
Phila. & Brigan. R. R. com. stk	.....				
Loans	.....	291,004 21	.....	.....	291,044 21
Bills receivable	.....	85,475 75	.....	84,525 75	950 00
Real estate:					
New York city	.....	85,807 12			
Brooklyn city	.....	181,865 97			
Brigantine, N. J., H. H.	.....	56,815 55			
Brigantine, N. J., O. I.	.....	2,063 18			
Brigantine, N. J., B. I. Co.	.....	11,234 50			
Division Ave. trolley extension	.....	\$673 02	.....	.....	337,286 32
Reorganization account	.....	49,721 07	.....	46,721 07	673 02
Cash on hand	.....	1,214 12	.....	.....	3,000 00
Interest accrued	.....	.....	.....	.....	1,214 12
					5,270 05
					<b>\$1,090,134 50</b>
<b>LIABILITIES.</b>					
Capital	.....	\$500,000 00			
Due depositors	.....	140,302 04			
Due depositors, certificates	.....	8,615 70			
Accepted checks	.....	265 80			
Due Nat. Bk., North America	.....	359,839 05			
Due Chatham Nat. Bank	.....	80 000 00			
Interest accrued	.....	5,255 04			
			.....	.....	1,094,277 13
Deficit	.....	.....	.....	.....	<b>\$4,142 63</b>

**ITHACA TRUST COMPANY, ITHACA.**

[Examined December 20, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
L. I. R. R. (N. Shore div)...	5	\$10,000 00	95	\$500 00	\$9,500 00
Chic. & East. Illinois R. R. ....	5	9,811 59	102	.....	10,211 00
U. S. reg. 4 p. c. coup. 1925 ..	4	84,975 50	129 1/8	.....	32,737 50
Lehigh & New York R. R. ....	4	9,250 00	98	.....	9,911 00
Atch., Top. & S. Fe gen. mtg.	4	12,748 00	89 1/4	.....	13,422 50
Atch., Top. & S. Fe. adjust..	4	4,158 95	58	.....	4,641 00
N. Pac. R. R. prior liens	4	8,765 00	95	.....	9,511 00
Mo., Kansas & Texas 1st ..	4	8,394 70	87	.....	8,701 00
American Spirits Mfg. Co. ..	6	4,143 75	73 1/2	468 75	3,675 00
Texas and Pac. Ry. (E. div.)					
cons	6	5,250 00	109	.....	5,450 00
Texas & Pacific Ry 1st ..	5	4,732 50	98	.....	4,911 00
Northwestern Telegraph	7	4,424 80	118 1/4	.....	4,750 00
Pullman Palace Car Co. stk...	.....	8,000 00	173	.....	8,650 00
Chic., Minn. & St. Paul pfd. stk	.....	6,931 75	142	.....	7,101 00
Brooklyn city, 1915. ....	3	20,000 00	.....	.....	20,000 00
Ithaca Water Works Co. ....	5	7,000 00	.....	.....	7,000 00
Arapahoe Co., Col., school ...	6	1,000 00	.....	.....	1,000 00
Barnes Co., N. D., refunding.	6	9,000 00	.....	.....	9,000 00
Salt Lake City, Utah, school..	5	4,925 00	.....	.....	4,925 00
Yankton Co., Dak., refund.	4 1/2	14,379 50	.....	.....	14,379 50
Lincoln Gas Co., Lincoln, Neb.	8	25,610 00	.....	.....	25,610 00
Sequin, Texas, school	6	2,500 00	.....	.....	2,500 00

## ITHACA TRUST COMPANY, ITHACA — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Logan county, Okla., county.	6	\$3,943 15	.....	.....	\$3,943 15
Cheyenne, Wyoming, water...	6	10,000 00	.....	.....	10,000 00
Ogden, Utah, school.....	5	23,900 00	.....	.....	23,900 00
N. Yakima, Wash., sewerage	6	8,500 00	.....	.....	8,500 00
Parsons Co., Kan., county...	6	10,000 00	.....	.....	10,000 00
Kootenai Co., Idaho, county...	6	10,000 00	.....	.....	10,000 00
Albany Co., Wyo., county	6	4,000 00	.....	.....	4,000 00
Oklahoma Co., Okla., county.	6	4,427 19	.....	.....	4,427 19
Crow Wing Co., Minn., county	6	3,990 68	.....	.....	3,990 68
Cache Co., Utah, imp....	5	4,950 00	.....	.....	4,950 00
Arapahoe Co., Col., school...	6	1,492 50	.....	.....	1,492 50
Arizona Territory, refunding.	5	10,000 00	.....	.....	10,000 00
Sayre, Pa., school.....	5	8,000 00	.....	.....	8,000 00
Psi Upsilon Asso., Ithaca Chapter House .....	5	2,200 00	.....	.....	2,200 00
Sheridan, Wyoming, water...	6	5,000 00	.....	.....	5,000 00
Austin, Tex., water and elec..	6	15,000 00	.....	.....	15,000 00
Athens, Pa., school .....	4½	7,500 00	.....	.....	7,500 00
Sherman, Texas, refunding...	6	5,000 00	.....	.....	5,000 00
Oklahoma, Okla., refunding..	6	4,975 00	.....	.....	4,975 00
Burlington, Wis., school.....	5	5,000 00	.....	.....	5,000 00
Saguache Co., Col., refunding.	7	7,000 00	.....	.....	7,000 00
Osage Co., Kan., county.....	6	1,000 00	.....	.....	1,000 00
Kan. City Cable R. R. ext. 6 per cent. bonds .....	5	5,000 00	.....	.....	5,000 00
Plattsmouth, Neb., warrants.	7	1,225 28	.....	.....	1,225 28
King Co., Wash., warrants...	7½	2,122 36	.....	.....	2,122 36
Interest on bonds not quoted.	.....	.....	.....	.....	4,812 08
Bills receivable .....	.....	47,097 78	.....	.....	47,097 78
Demand loans .....	.....	31,245 00	.....	.....	31,245 00
Interest accrued on same .....	.....	.....	.....	.....	871 21
Bonds and mortgages .....	Var.	147,490 00	.....	.....	147,490 00
Interest accrued on same .....	.....	.....	.....	.....	3,575 84
Banking house and lot.....	.....	24,000 00	.....	.....	24,000 00
Other real estate .....	.....	3,000 00	.....	.....	3,000 00
Rents accrued from same.....	.....	.....	.....	.....	188 83
Furniture and fixtures.....	.....	1,500 00	.....	.....	1,500 00
Due from banks and trust companies .....	.....	100,869 85	.....	.....	100,869 85
Interest accrued on same .....	.....	.....	.....	.....	899 65
Cash .....	.....	11,469 11	.....	.....	11,469 11
<b>LIABILITIES.</b>					<b>\$758,967 54</b>
Capital stock .....	.....	\$100,000 00	.....	.....	
Due depositors, on interest...	.....	520 764 07	.....	.....	
Due depositors, active account	.....	75,885 61	.....	.....	
Due depositors, certificates ..	.....	8,019 34	.....	.....	
Interest accrued on same .....	.....	7,473 37	.....	.....	
Salaries .....	.....	162 79	.....	.....	
			.....	.....	712,805 18
Surplus .....	.....	.....	.....	.....	\$46,682 36

## KINGS COUNTY TRUST COMPANY, BROOKLYN.

[Examined November 27, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$203,939 47	.....	.....	\$203,939 47
United States bonds .....	4	224,565 56	128½	.....	257,000 00
New York city bonds .....	2½	94,600 00	90	\$4,600 00	90,000 00
New York city bonds.....	3	50,000 00	100	.....	50,000 00
Brooklyn city bonds .....	8	4,487 50	100	.....	5,000 00
Brooklyn city bonds .....	3½	35,265 50	105	.....	36,750 00
Brooklyn city bonds .....	3½	25,000 00	106	.....	26,500 00
Brooklyn city bonds.....	3½	65,000 00	107	.....	69,55 00
Brooklyn city bonds.....	3½	5,178 50	107	.....	5,350 00
Brooklyn city bonds.....	3½	116,737 60	109	.....	122,000 00



**LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN — (Continued).**

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Brooklyn and New York Ry. Supply Co. ....	6	\$1,300 00	50	\$300 00	\$1,000
Ohio Mining and Mfg. Co. ....	5	3,250 00	80	550 00	2,700
Jersey City. ....	7	50,000 00	110	.....	55,000
New York and Harlem R. R., 40 shares, \$50 each. ....	.....	5,100 00	325	.....	6,500
Rensselaer and Saratoga R. R., 200 shares, \$100 each. ....	.....	35,600 00	182	.....	36,400
Reading R. R. 2d pfd. inc., 1,000 shares \$50. ....	.....	11,500 00	83	.....	16,000 0
Reading R. R. 1st pfd. inc., 600 shares, \$50. ....	.....	12,156 25	58	.....	15,900 00
Brooklyn City R. R., 5,000 sh., \$10 each. ....	.....	93,000 00	194	.....	97,000 00
Consolidated Gas. ....	.....	24,200 00	219	.....	43,800 00
New York, New Haven and Hartford, 125 shares, \$100. ....	.....	23,518 75	184	518 75	23,000 00
Lake Shore and Michigan So., 100 shares, \$100. ....	.....	15,487 50	175	.....	17,500 00
New York Central and Hudson R. R., 200 shares, \$100. ....	.....	20,400 00	110	.....	22,000 00
Jacksonville, Tampa and Key West rec. cfts. ....	8	80,000 00	100	.....	80,000 00
Bonds and mortgages. ....	Var.	292,500 00	.....	.....	292,500 00
Loans. ....	.....	1,482,967 50	.....	.....	1,482,967 50
Real estate, bank building. ....	.....	100,000 00	.....	.....	100,000 00
Other real estate. ....	.....	50,000 00	.....	.....	50,000 00
Cash deposited. ....	.....	.....	.....	.....	668,442 36
Cash on hand. ....	.....	.....	.....	.....	65,892 59
Interest accrued. ....	.....	.....	.....	.....	29,182 90
					<b>\$4,194,655 25</b>
<b>LIABILITIES.</b>					
Capital. ....	.....	\$500,000 00	.....	.....	.....
Due depositors. ....	.....	2,619,979 09	.....	.....	.....
Due savings banks. ....	.....	508,276 48	.....	.....	.....
Dividends unpaid. ....	.....	10,000 00	.....	.....	.....
Interest accrued. ....	.....	26,464 67	.....	.....	.....
					<b>3,664,720 24</b>
Surplus. ....	.....	.....	.....	.....	<b>\$529,935 01</b>

**MANHATTAN TRUST COMPANY, NEW YORK CITY.**

[Examined October 17, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages. ....	5	\$8,000 00	.....	.....	\$8,000 00
United States bonds. ....	4	441,968 57	118½	.....	455,702 50
United States bonds. ....	4	1,185,177 49	127	.....	1,162,050 00
United States bonds. ....	6	100,266 14	102¼	.....	102,250 00
United States bonds. ....	6	34,114 28	105¾	.....	34,497 50
Flint & Pere Marquette (P.H. div.)	5	10,540 31	80	\$940 81	9,600 00
Lehigh and Wilkesbarre Coal.	7	63,184 03	100	8,184 03	60,000 00
Chicago, Bur. & Quincy con..	7	57,934 21	117	.....	58,500 00
Sionx City & Northern 1st	5	181,845 44	90	.....	198,000 00
Plainfield Water Supply Co..	5	14,175 00	100	175 00	14,000 00
Pittsburgh and Western. ....	4	32,934 20	77	2,184 20	30,800 00
Peoria and Eastern. ....	4	40,732 00	74	8,732 00	37,000 00
Louisville & Nashville unified.	4	19,953 03	83½	.....	20,875 00
Nashville, Chat. & St. L. con.	5	51,540 25	1 4	.....	52,000 00
St. Paul, Min. and Man. gtd., 1,300 shares, \$100. ....	.....	143,528 06	122	.....	158,600 00
Chesapeake and Ohio gen. ....	4½	79,023 06	79	28 06	79,000 00
Great Northern 10 year. ....	4	57,146 40	100	.....	60,000 00

**KNICKERBOCKER TRUST COMPANY, NEW YORK CITY—(Continued).**

ASSETS.	Rate of in- terest.	* Par value.	Rate.	Deductions.	Allowed.
Land & River Improvement Co. pfd. stock . . . . .	.....	\$13,800 00	50	\$6,900 00	\$6,900 00
Land & River Improvement Co. prior lien bonds. ....	.....	13,800 00	90	580 00	12,420 00
West Superior Iron and Steel Co. trust ctfs . . . . .	6	70,000 00	50	35,000 00	35,000 00
West Superior Iron and Steel Co. lien ctfs . . . . .	.....	2,000 00	100	.....	2,000 00
Cleveland & Canton con. ....	5	205,000 00	25	153,750 00	51,250 00
Marshall Coal Co. 1st tr. ctfs. . . . .	.....	2,000 00	100	.....	2,000 00
Louisville & Nashville. ....	7	32,000 00	102	.....	32,640 00
Democratic Club . . . . .	6	10,000 00	100	.....	10,000 00
Loans . . . . .	.....	8,942,999 32	.....	.....	8,942,999 32
Vault, cost. ....	.....	42,000 00	.....	.....	42,000 00
Furniture and fixtures. ....	.....	20,000 00	.....	.....	20,000 00
Cash on hand . . . . .	.....	131,419 06	.....	.....	.....
Cash deposited . . . . .	.....	1,928,599 70	.....	.....	2,000,019 36
Collections. ....	.....	4,762 50	.....	.....	4,762 50
Interest accrued . . . . .	.....	.....	.....	.....	90,754 58
<b>LIABILITIES.</b>					<b>\$18,958,264 14</b>
Capital . . . . .	.....	1,000,000 00	.....	.....	.....
Due depositors . . . . .	.....	11,499,473 56	.....	.....	.....
Due savings banks . . . . .	.....	731,112 41	.....	.....	.....
Certified checks . . . . .	.....	29,174 85	.....	.....	.....
Coupon checks . . . . .	.....	25 48	.....	.....	.....
Dividends unpaid. ....	.....	96 00	.....	.....	.....
Interest accrued. ....	.....	99,413 00	.....	.....	13,359,294 80
Surplus . . . . .	.....	.....	.....	.....	<b>\$598,969 34</b>

**LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.**

[Examined September 28, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
United States bonds. ....	4	\$500,700 00	114	.....	\$513,000 00
City of Brooklyn . . . . .	Var.	100,000 00	113	.....	113,000 00
Western Union Telegraph Co.,	5	25,800 00	108	.....	27,000 00
Pittsburgh Junction. ....	6	25,000 00	119	.....	29,750 00
Montana Central . . . . .	5	24,187 50	103	.....	25,750 00
Philadelphia and Reading. ....	4	42,656 25	85	\$156 25	42,500 00
Brooklyn City R. R. . . . .	5	26,700 00	115	.....	29,900 00
Southern Ry. ....	5	24,781 25	93	1,531 25	23,250 00
Erie Ry. ....	3 & 4	22,318 75	70	.....	24,500 00
Erie Ry. prior lien . . . . .	4	23,406 25	91	656 25	22,750 00
Williamsburgh and Flatbush. . . . .	4 1/2	60,000 00	100	.....	60,000 00
Knickerbocker Ice Co. ....	5	20,000 00	100	.....	20,000 00
Equitable Gas Light. . . . .	6	20,000 00	102	.....	20,400 00
N. Y. and East River Gas Co. . . . .	5	10,450 00	112	.....	11,200 00
Chicago, Rock Island & Pacific	5	14,400 00	103	.....	15,450 00
Chicago and St. Louis. ....	6	10,000 00	106	.....	10,600 00
Lehigh and New York. . . . .	4	23,002 50	91	812 50	22,750 00
Rome, Watertown & Ogdens. . . . .	5	17,900 00	121	.....	20,570 00
Marquette and Ontonagon . . . . .	6	5,000 00	106	.....	5,300 00
Williamsburgh Gas Light. ....	6	25,000 00	105	.....	26,250 00
Grand Street & Newtown R. R. . . . .	5	25,000 00	107	.....	26,750 00
Chicago, Burlington & Quincy	5	10,000 00	104	.....	10,400 00
Louisiana & Mississippi R. R. . . . .	7	10,000 00	105	.....	10,500 00
Norfolk Southern R. R. ....	5	48,125 00	107	.....	53,500 00
New York and Cuba Mail Steamship Co. . . . .	6	10,400 00	100	.....	10,400 00
Brooklyn Union Gas. ....	5	60,000 00	114	.....	68,400 00

\* par value is given instead of book value because the report does not state the latter by separate items. The aggregate book value is \$2,526,590 47, as against \$2,628,348.58 par value.

**LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN — (Continued).**

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Brooklyn and New York Ry. Supply Co. ....	6	\$1,300 00	50	\$300 00	\$1,000 00
Ohio Mining and Mfg. Co. ....	5	3,250 00	80	550 00	2,700 00
Jersey City. ....	7	50,000 00	110	.....	55,000 00
New York and Harlem R. R., 40 shares, \$50 each. ....	.....	5,100 00	825	.....	6,500 00
Rensselaer and Saratoga R. R., 200 shares, \$100 each. ....	.....	35,600 00	182	.....	36,400 00
Reading R. R. 2d pfd. inc., 1,000 shares \$50. ....	.....	11,500 00	82	.....	16,000 00
Reading R. R. 1st pfd. inc., 600 shares. \$50. ....	.....	12,156 25	58	.....	15,900 00
Brooklyn City R. R., 5,000 sh., \$10 each. ....	.....	93,000 00	194	.....	97,000 00
Consolidated Gas. ....	.....	24,200 00	219	.....	43,800 00
New York, New Haven and Hartford, 125 shares, \$100. ....	.....	23,518 75	184	518 75	23,000 00
Lake Shore and Michigan So., 100 shares, \$100. ....	.....	15,487 50	175	.....	17,500 00
New York Central and Hudson R. R., 200 shares, \$100. ....	.....	20,400 00	110	.....	22,000 00
Jacksonville, Tampa and Key West rec. cfts. ....	8	30,000 00	100	.....	30,000 00
Bonds and mortgages. ....	Var.	292,500 00	.....	.....	292,500 00
Loans. ....	.....	1,482,967 50	.....	.....	1,482,967 50
Real estate, bank building. ....	.....	100,000 00	.....	.....	100,000 00
Other real estate. ....	.....	50,000 00	.....	.....	50,000 00
Cash deposited. ....	.....	.....	.....	.....	663,442 26
Cash on hand. ....	.....	.....	.....	.....	65,892 59
Interest accrued. ....	.....	.....	.....	.....	29,182 90
					<b>\$4,194,655 25</b>
<b>LIABILITIES.</b>					
Capital. ....	.....	\$500,000 00	.....	.....	.....
Due depositors. ....	.....	2,619,979 09	.....	.....	.....
Due savings banks. ....	.....	508,276 48	.....	.....	.....
Dividends unpaid. ....	.....	10,000 00	.....	.....	.....
Interest accrued. ....	.....	26,464 67	.....	.....	.....
					<b>3,064,720 24</b>
Surplus. ....	.....	.....	.....	.....	<b>\$529,935 01</b>

**MANHATTAN TRUST COMPANY, NEW YORK CITY.**

[Examined October 17, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages. ....	5	\$8,000 00	.....	.....	\$8,000 00
United States bonds. ....	4	441,968 57	118½	.....	455,702 50
United States bonds. ....	4	1,135,177 49	127	.....	1,162,050 00
United States bonds. ....	6	100,266 14	102½	.....	102,250 00
United States bonds. ....	6	31,114 28	105¾	.....	34,897 50
Flint & Pere Marquette (P.H. div.)	5	10,540 31	80	\$940 31	9,600 00
Lehigh and Wilkesbarre Coal.	7	63,134 03	100	3,134 03	60,000 00
Chicago, Bur. & Quincy con.	7	57,334 21	117	.....	58,500 00
Sioux City & Northern 1st	5	181,845 44	90	.....	198,000 00
Plainfield Water Supply Co. ....	5	14,175 00	100	175 00	14,000 00
Pittsburgh and Western. ....	4	32,234 20	77	2,134 90	30,800 00
Peoria and Eastern. ....	4	40,732 00	74	3,732 00	37,000 00
Louisville & Nashville unified.	4	19,953 03	83½	.....	20,875 00
Nashville, Chat. & St. L. con.	5	51,540 25	1 4	.....	52,000 00
St. Paul, Min. and Man. gtd., 1,300 shares, \$100. ....	.....	143,528 06	122	.....	158,000 00
Chesapeake and Ohio gen. ....	4½	79,023 06	79	23 06	79,000 00
Great Northern 10 year. ....	4	57,146 40	100	.....	60,000 00

## MANHATTAN TRUST COMPANY, NEW YORK CITY—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Oregon Short Line. ....	5	\$87,568 55	91	.....	\$22,750 00
Oregon Short Line, income A..	5		56	.....	14,000 00
Oregon Short Line stock, 500 shares, \$100 ....	.....		20	.....	10,000 00
San Antonio & Aransas Pass..	4	41,102 75	60	\$7,982 75	83,120 00
Minneapolis Brewing Co. 1st..	7	9,825 00	100	.....	10,000 00
Consolidated Traction.....	5	50,256 52	96 3/4	.....	48,375 00
Consolidated Traction, 250 shares, \$100 ....	.....		36	.....	9,000 00
Colorado Fuel and Iron Co ...	5		80	.....	40,000 00
Colorado Fuel and Iron Co., 188 shares, \$100 ....	.....	42,916 67	23	.....	4,824 00
Central of Georgia .....	5	23,020 84	93	.....	23,250 00
Reading Company.....	4	79,487 92	84	527 92	78 960 00
Fidelity Trust & S. D. Co., Phila., 25 shares, \$100 ..	.....	10,025 78	440	.....	11,000 00
Lawyers' Surety Co., N. Y., 50 shares, \$100 .	.....	5,000 00	105	.....	5,250 00
Provident Life and Trust Co., Phila., 25 shares, \$100 .	.....	11,000 22	480	250 22	10,750 00
Old Colony Trust Co., Boston, 60 shares, \$100 .	.....	11,426 71	185	826 91	11,100 00
Green Bay & Western deb. A..	.....	17,505 00	45	.....	19,251 00
Green Bay & Western deb. B..	.....		6	.....	6,388 00
Ohio Southern rec. ctfs. ....	.....	36,560 78	100	.....	38,000 00
Union Pacific Syndicate 21 per cent .....	.....	21,000 00	.....	.....	21,000 00
Washington Loan & Trust Co., Wash., D. C., 50 shares, \$100	.....	5,000 00	118	.....	5,900 00
Buffalo Gas subscription ...	.....	10,000 00	.....	.....	10,000 00
Minneapolis Brewing Co., 250 shares, at \$100 .....	.....	.....	20	.....	5,000 00
North River Milling Co. pfd., 100 shares, at \$100 .....	.....	.....	50	.....	5,000 00
North River Milling Co. com., 50 shares, at \$100 .....	.....	.....	20	.....	1,000 00
London and N. Y. Investment Co., 250 shares, at \$50 ....	.....	.....	83	.....	4,125 00
American Spirits Mfg. Co.....	6	.....	84	.....	21,000 00
Englewood & Chic. El. St. Ry.	.....	.....	50	.....	7,500 00
Loans .....	.....	2,023,985 15	.....	.....	2,023 985 15
Advances to reorganizations ..	.....	177,844 78	.....	.....	177,844 78
Advances to U. S. Transfer Associations.....	.....	15,000 00	.....	.....	15,000 00
Office fixture and safe dep....	.....	29,175 59	.....	.....	29,175 59
Cash on hand and deposited ..	.....	.....	.....	.....	1,133,224 02
Interest accrued.....	.....	.....	.....	.....	28,857 52
					\$6,424,910 06
LIABILITIES.					
Capital. ....	.....	\$1,000,000 01	.....	.....	.
Deposits, individual.....	.....	4,899,800 83	.....	.....	
Checks outstanding .....	.....	4,295 27	.....	.....	
Bonds payable. ....	.....	9,000 10	.....	.....	
Interest accrued.....	.....	4,217 82	.....	.....	
					5,917,813 92
Surplus.....	.....	.....	.....	.....	\$507,596 14

## MANUFACTURERS' TRUST COMPANY, BROOKLYN.

[Examined November 4, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
United States bonds.....	4	\$312 076 95	127 3/4	.....	\$350,968 75
Brooklyn city bonds .....	3 1/4	105,375 00	107 1/4	.....	107,500 00
Brooklyn city bonds .....	3 1/4	125,968 75	108 3/4	.....	135,937 50
Central of Georgia bonds .....	5	18,596 52	91	.....	18,650 00

**MANUFACTURERS' TRUST COMPANY, BROOKLYN — (Continued).**

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Richmond and Danville bonds	6	\$16,588 28	121	.....	\$16,940 00
East Tenn., Va. & Ga. bonds..	5	10,685 00	109	.....	10,900 00
Erie prior lien.....	4	46,297 52	91	\$797 52	45,500 00
Ann Arbor R. R. bonds.....	4	19,455 00	81	.....	20,250 00
Bleecker St. & Fulton Fer. bds	7	10,588 21	107	.....	10,700 00
Chesapeake and Ohio bonds...	6	25,588 01	103	.....	25,750 00
Denver and Rio Grande bonds.	7	83,405 20	107 1/2	80 20	83,325 00
Union Pacific bonds.....	6	54,423 22	102	.....	55,060 00
Minn. and St. Louis bonds....	7	12,426 95	121	326 95	12,100 00
Columbus & Hock. Val. bds..	6	8,000 00	100	.....	8,000 00
Cin., Lafayette & Chi. bonds..	7	1,074 74	108	.....	1,040 00
Long Island R. R. bonds.....	7	20,831 02	101	12 02	20,705 00
N. Y., Susque. & Wn. bonds..	5	31,731 25	106	.....	32,260 00
Chicago & Milwaukee R.R. bds	7	11,343 67	103	13 67	11,330 00
Col., Springfield & Cin. bonds	7	8,269 22	110	.....	8,300 00
West Shore bonds.....	4	26,862 74	110	.....	27,500 00
Manhattan Elevated bonds...	4	13,950 00	94	.....	14,100 00
Lexing. Ave. & Pav. Fer. bds	5	58,124 46	119	.....	59,500 00
Chicago & East Illinois bonds.	5	18,804 51	101	.....	14,140 00
C., C., C. & Indianapolis bds.	7	44,967 88	103 1/2	462 88	44,505 00
Louisville & Nashville bonds..	7	50,889 45	101 1/2	139 45	50,750 00
Metropolitan Elevated 2d bds.	6	26,054 79	103	304 79	25,750 00
Flint & Pere Marquette bonds.	6	55,717 03	110 1/2	467 03	55,250 00
Atch., Topeka & Santa Fe bds.	4	44,098 43	86 1/2	848 43	43,250 00
Central of New Jersey bonds..	7	63,101 89	105 1/2	.....	63,300 00
Chic., Mil. & St. Paul pfd. stk	.....	39,300 00	139	.....	41,700 00
National Lead stock.....	.....	49,906 72	102	.....	51,000 00
Bonds and mortgages.....	Var.	186,000 00	.....	.....	186,000 00
Bills purchased.....	.....	564,621 15	.....	.....	564,621 15
Loans.....	.....	1,647,516 11	.....	.....	1,647,516 11
Furniture and fixtures, cost..	.....	9,704 95	.....	.....	9,704 95
Cash on hand and deposited...	.....	.....	.....	.....	391,570 97
Interest accrued.....	.....	.....	.....	.....	15,497 44
					<b>\$4,216,531 67</b>
<b>LIABILITIES.</b>					
Capital.....	.....	\$500,000 00	.....	.....	.....
Deposits, individual.....	.....	2,838,611 17	.....	.....	.....
Savings banks.....	.....	210,000 00	.....	.....	.....
Certified checks.....	.....	7,972 50	.....	.....	.....
Interest accrued.....	.....	25,753 44	.....	.....	.....
					<b>3,582,337 11</b>
Surplus.....	.....	.....	.....	.....	<b>\$634,194 76</b>

**MERCANTILE TRUST COMPANY, NEW YORK CITY.**

[Examined November 16, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	.....	\$498,395 93	.....	.....	\$498,395 93
United States bonds.....	4	396,176 09	114	.....	399,000 00
United States bonds.....	5	527,562 50	114	\$14,562 50	513,000 00
New York city bonds.....	3	654,000 00	100	4,000 00	650,000 00
New York city bonds.....	3 1/2	26,887 55	106	387 55	26,500 00
St. Louis & Iron Mountain & Southern.....	5	595,000 00	85 1/2	39,250 00	555,750 00
Pennsylvania R. R.....	4 1/2	210,000 00	114 1/2	.....	229,000 00
Western Union col. tr.....	5	99,000 00	110	.....	110,000 00
Chicago, Burlington & Quincy	4	356,500 00	93	3,100 00	353,400 00
St. Louis & Iron Mountain extd. 1st.....	4 1/2	167,000 00	107 1/2	.....	179,525 00
West Shore R. R. gtd.....	4	205,500 00	110 1/2	.....	221,000 00
Central of Georgia.....	5	726,136 35	90 1/2	.....	769,250 00
Illinois Central extd.....	3 1/2	41,257 80	101	.....	46,460 00
Manhattan Ry. Co. stock.....	.....	126,462 50	97 1/2	28,962 50	97,500 00
Western Union stock.....	.....	86,425 00	86 1/2	.....	88,500 00

**MERCANTILE TRUST COMPANY, NEW YORK CITY — (Continued).**

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Loans .....	.....	\$22,229,378 50	.....	.....	\$22,229,378 50
Bills receivable .....	.....	310,369 23	.....	.....	310,369 23
Real estate .....	.....	45,564 45	.....	.....	45,564 45
Unadjusted accounts .....	.....	109,018 79	.....	.....	109,018 79
Cash on hand and deposited ..	.....	.....	.....	.....	8,296,166 88
Interest accrued .....	.....	.....	.....	.....	138,304 00
					<b>\$35,864,082 78</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$2,000,000 00			
Deposits :					
General .....	.....	28,676,551 00			
Savings banks .....	.....	2,141,747 46			
Certified checks .....	.....	30,322 02			
Unadjusted accounts .....	.....	3,346 12			
Interest accrued .....	.....	90,496 00			
			.....	.....	<b>32,942,462 60</b>
Surplus .....	.....	.....	.....	.....	<b>\$2,921,620 18</b>

**METROPOLITAN TRUST COMPANY, NEW YORK CITY.**

[Examined October 12, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
United States bonds .....	6	\$104,125 00	105 $\frac{3}{4}$	.....	\$105,750 00
United States bonds .....	5	224,201 88	115 $\frac{3}{4}$	.....	230,750 00
United States bonds .....	4	109,628 33	113 $\frac{3}{4}$	.....	118,875 00
New York city bonds .....	2 $\frac{1}{2}$	704,825 00	92	\$56,225 00	648,600 00
New York city bonds .....	8	333,843 75	100	8,843 75	50,000 00
New York city bonds .....	8		100		75,000 00
New York city bonds .....	8		100		200,000 00
New York city bonds .....	8 $\frac{1}{2}$		107		321,000 00
Burl., Cedar Rapids & N. bds.	5	92,219 35	105 $\frac{1}{2}$	.....	94,950 00
Chi., Rock Island & Pac. bds.	5	208,000 00	106	.....	212,000 00
Pittsburgh & Wn. bonds .....	4	79,916 67	77	2,916 67	77,000 00
Central of Georgia bonds .....	5	45,000 00	93	.....	46,500 00
Sus. Connecting R. R. bds ...	6	47,500 00	100	.....	50,000 00
Erie prior lien .....	4	45,758 00	91	258 00	45,500 00
Wisconsin Central rec. ctfs....	.....	100,000 00	100	.....	100,000 00
Loans .....	.....	7,823,037 63	.....	.....	7,823,037 63
Real estate .....	.....	481,800 00	.....	.....	481,800 00
Cash on hand .....	.....	26,004 83	.....	.....	542,984 38
Cash dep. Gallatin Nat. Bk ...	.....	516,929 55	.....	.....	
Advances to trusts .....	.....	939 34	.....	.....	939 34
Interest accrued .....	.....	.....	.....	.....	91,644 96
					<b>\$11,310,781 31</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$1,000,000 00			
Deposits, individual .....	.....	7,856,337 93			
Savings banks .....	.....	1,311,300 87			
Interest accrued .....	.....	91,651 81			
			.....	.....	<b>10,259,350 11</b>
Surplus .....	.....	.....	.....	.....	<b>\$1,051,431 20</b>

NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN.

[Examined September 30, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	\$460,069 67	.....	.....	\$460,069 67
United States bonds.....	6	124,000 00	102½	.....	127,100 00
United States bonds.....	6	21,000 00	105½	.....	22,150 00
Brooklyn city bonds.....	8	150,000 00	98	\$3,000 00	147,000 00
Brooklyn city bonds.....	4	100,000 00	118	.....	118,000 00
Brooklyn city bonds.....	4	44,000 00	118	.....	49,720 00
Chicago and East. Ill. 1st.....	5	88,000 00	102	.....	86,720 00
Chicago, R. I. & Pac. col....	5	75,000 00	107	.....	80,250 00
Chicago, R. I. & Pac. deb.....	5	50,000 00	108	.....	50,150 00
Chicago and Indiana Coal Ry. 1st.....	5	25,000 00	100	.....	25,000 00
Chesapeake & Ohio gen'l.....	4½	25,000 00	80	5,000 00	20,000 00
Flint and Pere Marquette 1st ..	5	25,000 00	88	3,000 00	22,000 00
Village of Flushing .....	4	23,000 00	107½	.....	24,725 00
Hecker-Jones-Jewell M. Co. 1st.....	6	19,000 00	100	.....	19,000 00
Iowa and Illinois Coal.....	6	30,000 00	50	15,000 00	15,000 00
Railroad Equipment Car Trust	6	85,000 00	100	.....	85,000 00
Car Trust notes.....	6	9,749 45	100	.....	9,749 45
Brooklyn, Queens Co. and Sub.	5	20,000 00	108	.....	20,600 00
Brooklyn Union Gas.....	5	25,000 00	114	.....	28,500 00
Louisville, Henderson & St. L.	5	25,000 00	78	5,500 00	19,500 00
Atlantic Avenue R. R.....	5	87,000 00	100	.....	87,000 00
Loans.....	.....	1,186,350 00	.....	.....	1,186,350 00
Bills purchased.....	.....	477,249 79	.....	.....	477,249 79
Cash on hand and deposited...	.....	.....	.....	.....	199,071 39
Interest accrued.....	.....	.....	.....	.....	22,422 32
					\$3,297,332 62
LIABILITIES.					
Capital.....	.....	\$500,000 00	.....	.....	.....
Due depositors.....	.....	2,047 976 89	.....	.....	.....
Due savings banks.....	.....	441,871 46	.....	.....	.....
Certified checks.....	.....	4,451 06	.....	.....	.....
Secretary's checks.....	.....	106 42	.....	.....	.....
Interest accrued.....	.....	13,422 93	.....	.....	.....
					3,007,828 76
Surplus .....	.....	.....	.....	.....	\$289,503 86

NEW YORK LIFE INSURANCE AND TRUST COMPANY, NEW YORK CITY.

[Examined November 6, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .. .....	Var.	...	.....	.....	\$3,753,734 50
United States bonds .. .....	4	\$251,909 00	112¾	\$2,731 50	249,177 50
United States bonds.....	4	484,660 58	128	.....	512,000 00
United States bonds .. .....	5	1,216,739 31	115	.....	1,231,650 00
United States bonds .. .....	6	1,576,972 14	106	42,092 14	1,534,880 00
State of Massachusetts bonds.	3	300,000 00	100	.....	300,000 00
State of New Hampshire bonds	6	21,876 00	107	.....	23,540 00
Atlantic Mutual scrip .. .....	6	146,830 00	104	.....	151,954 40
Albany and Susquehanna.....	6	61,200 58	113½	2,180 58	59,020 00
Albany and Susquehanna....	7	79,377 89	121½	4,202 89	75,175 00
Brooklyn Union Gas.....	5	157,500 00	110½	.....	165,750 00
Central R. R. of New Jersey.	5	43,804 17	113½	.....	47,670 00
Cleveland and Pittsburgh. series A .....	4½	210,975 00	120	.....	240,000 00
Chicago and Milwaukee.....	7	28,697 03	103	2,117 08	26,580 00
Chicago, Milwaukee and St. Paul .....	7	73,160 00	138	.....	81,420 00
Chicago, Milwaukee and St. Paul (Dak. div.).....	7	23,560 00	140	.....	26,000 00



## NEW YORK LIFE INSURANCE AND TRUST CO., NEW YORK CITY—(Cont'd).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Chicago, Milwaukee and St Paul (Minn. div.).....	6	\$28,250 00	118½	.....	\$29,625 00
Chicago, Milwaukee and St Paul (La Cross div.).....	5	12,210 00	118	.....	18,560 00
Chicago, St. Paul and Minneapolis .....	6	58,154 17	130	.....	65,000 00
Chicago, Burlington & Quincy .....	7	579,245 83	117	\$17,645 83	561,600 00
Chicago and Northwestern ...	7	968,781 00	142	.....	1,076,860 00
Chicago & Northwestern ext..	4	343,110 00	105	.....	378,000 00
Chicago & Northwestern deb ..	5	100,083 33	113	.....	113,000 00
Cincinnati, Indianapolis, St. Louis and Chicago .....	4	194,669 00	101	.....	207,050 00
Cincinnati, Indianapolis, St. Louis & Chicago gen. mort..	4	4,872 78	101	.....	5,050 00
Consolidated Gas Co.....	5	210,000 00	110	.....	220,000 00
Dakota Central .....	6	169,500 00	115	.....	172,500 00
Delaware & Hudson Canal Co.	7	14,323 89	144	.....	14,400 00
Fremont, Elkhorn & Miss. Val'y ..	6	52,700 00	134	.....	53,600 00
Harlem River & Port Chester ..	7	133,500 00	115	18,500 00	115,000 00
Illinois Central .....	5	83,450 00	114	.....	91,200 00
International & Gt. Northern ..	6	67,802 00	120	.....	69,600 00
Lackawanna Iron & Steel Co..	5	151,479 16	105	.....	157,500 00
Lake Shore & Mich. Southern ..	7	281,400 00	110½	16,200 00	265,200 00
Lake Shore & Mich. Southern ..	7	91,677 22	110½	.....	86,190 00
Lake Shore & Mich. Southern ..	7	531,787 50	120½	7,612 50	524,175 00
Milwaukee, Lake Shore and Western .....	6	62,000 00	130	.....	65,000 00
Montana Central .....	5	26,340 00	107	.....	26,750 00
Nashv., Chat. and St. Louis..	7	13,163 33	130	163 33	13,000 00
Nashville and Decatur .....	7	37,392 50	110	1,092 50	36,300 00
N. Y. Central and H. R.....	7	498,494 94	120	18,494 94	480,000 00
New York, Chicago & St. Louis ..	4	174,486 58	104	.....	208,000 00
New York and Harlem .....	7	62,400 00	112	4,160 00	58,240 00
Penn. Equipment Trust.....	4	152,685 00	103	.....	163,770 00
Pennsylvania Ry .....	4	21,937 78	107	537 78	21,400 00
St. Paul, Minn. and Manitoba ..	4½	197,318 75	106	.....	212,000 00
Schenectady & Duanesburgh ..	6	33,140 00	115	3,010 00	30,130 00
Terre Haute and Ind .....	5	23,027 50	105	2,027 50	21,000 00
Terre Haute and Peoria.....	5	251,599 58	75	64,849 58	186,750 00
United N. Jersey R. R. & Coal ..	6	167,150 00	110	9,850 00	157,300 00
United N. Jersey R. R. & Coal ..	4	948,850 00	110	.....	990,000 00
Warren R. R. ....	7	43,142 51	119	1,492 51	41,650 00
Western Transit Co .....	4½	154,652 25	102	1,652 25	153,000 00
Albany and Susquehanna stk. ....	.....	30,674 00	183	.....	31,110 00
Cleveland and Pittsburgh.....	.....	39,674 77	165	.....	41,250 00
Chicago & Northwestern .....	.....	30,630 56	120	630 56	30,000 00
Fort Wayne and Jackson stk. ....	.....	30,113 90	124	.....	31,000 00
Grand River Valley stock .....	.....	26,218 51	107	.....	26,750 00
Illinois Cent. (leased lines) stk. ....	.....	5,778 25	95	268 25	5,510 00
Jackson, Lans. & Saginaw stk. ....	.....	17,600 00	90	.....	18,000 00
K'mazoo, Allegan & G. R. stk. ....	.....	32,555 00	181	.....	45,250 00
Lake Shore & Mich. So. guar ..	10	2,819 20	220	.....	2,860 00
Morris and Essex stock .....	.....	38,254 17	170	.....	42,500 00
New York & Harlem com. stk. ....	.....	53,893 80	320	.....	64,000 00
New York & Harlem pfd. stk. ....	.....	9,931 64	320	.....	12,160 00
New York, Lack. & West. stk. ....	.....	28,282 78	120	.....	30,000 00
Peoria and Bureau Valley stk. ....	.....	41,840 15	168	844 15	41,496 00
Pennsylvania R. R. stock.....	.....	28,360 42	110	860 42	27,500 00
Pitts., Ft. Wayne & Chic. stk. ....	.....	30,469 86	170	.....	42,500 00
Rensselaer and Saratoga stk ..	.....	64,264 51	183	.....	68,808 00
Rome, W'town & Ogdensb. stk. ....	.....	27,546 39	119	.....	29,750 00
St. Paul, Minn. & Man. stock ..	.....	29,624 17	122	.....	30,500 00
Saratoga and Schenectady stk. ....	.....	2,069 08	150	.....	2,250 00
Syracuse, Bing. & N. Y. stk. ....	.....	41,286 00	165	86 00	41,250 00
United N. J. R. R. & Canal stk. ....	.....	57,437 50	247	.....	61,750 00
Warren R. R. of N. J.....	.....	11,550 00	166	.....	18,250 00
Bank of America .....	.....	3,926 63	340	.....	12,500 00
Gallatin National Bank .....	.....	10,024 00	340	.....	18,000 00
Merchants' National Bank ....	.....	10,972 50	150	.....	16,500 00
		\$12,337,156 18			
Less amount charged off and profit on sales .....	.....	366,826 64			
		\$11,970,329 54			



**NEW YORK LIFE INSURANCE AND TRUST CO., NEW YORK CITY — (Cont'd).**

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Loans .....	.....	\$3,942,658 49	.....	.....	\$3,942,658 49
Bills receivable .....	.....	6,553,138 86	.....	.....	6,553,138 86
Suspense account .....	.....	329,270 73	.....	.....	329,270 73
Real estate, banking house....	.....	443,940 32	.....	.....	443,940 32
Cash, gold coin .....	.....	1,948,300 00	.....	.....	} 3,732,847 46
Cash, legal tender notes.....	.....	901,700 00	.....	.....	
Cash deposited .....	.....	882,847 46	.....	.....	
Interest accrued.....	.....	.....	.....	.....	251,414 61
					<b>\$31,680,577 17</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$1,000,000 00			
Deposits in trust, general.....	.....	25,685,005 18			
Deposits in trust, sav. banks..	.....	31,772 85			
Guardianships.....	.....	147,065 70			
Annuities.....	.....	791,897 04			
Life insurance.....	.....	59,000 00			
Contingent account.....	.....	2,651 49			
Interest and taxes accrued....	.....	495,343 91			
Rebate bills discounted .....	.....	60,038 06			
					28,272,314 23
Surplus .....	.....	.....	.....	.....	<b>\$3,408,262 94</b>

**NEW YORK SECURITY AND TRUST COMPANY, NEW YORK CITY.**

[Examined October 21, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
United States bonds .....	6	\$154,223 32	102½	\$473 82	\$153,750 00
New York city bonds.....	2½	192,725 00	90	.....	198,000 00
New York city bonds.....	3	1,185,860 70	100	.....	1,185,860 70
New York city bonds.....	3½	5,000 00	105½	.....	5,273 00
Brooklyn city bonds.....	3	47,500 00	100	.....	50,000 00
Village of College Point bds...	4	55,315 00	110.63	.....	55,315 00
Salinas City, Cal., bonds .....	5	40,415 90	100	415 90	40,000 00
Town of Newton bonds.....	4½	568,100 00	119.60	.....	568,100 00
Town of Bristol bonds.....	4	64,692 82	109	.....	66,490 00
Berlin-New Hampshire bonds.	4	51,562 50	100	1,562 50	50,000 00
Sav., Florida & West'n bds ...	6	70,670 00	103	.....	72,450 00
Houston, E. & W. Texas bds ..	5	182,500 00	80	14,500 00	168,000 00
Ill. & St. L. R. R. & Coal bds.	8	200,000 00	100	.....	200,000 00
Detroit Citizens' St. Ry. bds..	5	250,000 00	100	.....	250,000 00
St. Paul Gas Light bonds.....	5	42,120 00	78	.....	42,120 00
Louis., Evansville & St. L. bds.	5	10,500 00	96	.....	12,600 00
Toledo Belt Ry. bonds .....	5	40,000 00	95	180 00	40,850 00
Illinois Central bonds .....	4	150,000 00	100	.....	150,000 00
N. Y., Ontario & Western Car Trust bonds .....	.....	47,500 00	100	.....	47,500 00
Peoria, Decatur & Evansville rec. etfs .....	.....	13,017 66	100	.....	13,017 66
Buffalo Gas Co. subscrip. bds.	.....	50,000 00	100	.....	50,000 00
Forest City & Sioux R. R. bds	.....	50,000 00	100	.....	50,000 00
Town of Highland, Col., war..	.....	3,562 10	100	.....	3,562 10
City and county warrants, State of Idaho .....	.....	5,234 87	100	.....	5,234 87
City, county and town war- rants, State of Washington ..	.....	211,695 18	100	.....	211,695 18
Douglas county warrants, State of Wisconsin .....	.....	54,347 43	100	.....	54,347 43
Tenn. Coal & Iron com. stock.	.....	5,800 00	29	.....	11,000 00
Evansville & Terre Haute com. stock .....	.....	16,996 60	26	.....	22,098 56
Mackay, Nisbet & Co. com stk.	.....	6,000 00	.....	6,000 00	.....

**NEW YORK SECURITY AND TRUST CO., NEW YORK CITY—(Continued).**

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Third Nat. Bk stock.....	.....	\$34,800 00	50	\$9,800 00	\$25,000 00
Mount Morris Bk. stk .....	.....	4,000 00	100	....	4,000 00
Town of Southfield bonds .....	.....	1,250 00	.....	1,250 00	.....
Bonds and mortgages.....	Var.	423,200 00	.....	.....	423,200 00
Loans .....	.....	5,347,006 04	.....	.....	5,347,006 04
Bills purchased .....	.....	2,163,924 51	.....	.....	2,163,924 51
Cash on hand and deposited ..	.....	.....	.....	.....	4,042,804 46
Interest accrued .....	.....	.....	.....	.....	171,156 87
					<b>\$15,953,941 90</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$1,000,000 00			
Deposits, individual,.. .....	.....	13,132,972 69			
Deposits, savings banks.....	.....	49,861 39			
Acceptances .....	.....	91,852 49			
Accrued interest .....	.....	80,399 93			
			.....	.....	14,355,086 50
Surplus .....	.....	.....	.....	.....	<b>\$1,598,855 40</b>

**NORTH AMERICAN TRUST COMPANY, NEW YORK CITY.**

[Examined April 23, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Cash .....	.....	.....	.....	.....	\$370,327 52
Bills receivable .....	.....	.....	.....	.....	83,014 98
Stocks .....	.....	.....	.....	.....	106,135 00
Bonds .....	.....	.....	.....	.....	722,778 87
Bonds and mortgages.....	.....	.....	.....	.....	150,000 00
Real estate .....	.....	.....	.....	.....	250,000 00
Tax claims.....	.....	.....	.....	.....	2,038 72
Furniture and fixtures.....	.....	.....	.....	.....	2,381 50
Sundry assets .....	.....	.....	.....	.....	142 50
Accounts receivable.....	.....	.....	.....	.....	9,399 00
					<b>\$1,646,217 54</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$1,000,000 00	.....	.....	
Debentures .....	.....	27,760 00	.....	.....	
Dividends unpaid .....	.....	11,873 00	.....	.....	
Accounts and collections.....	.....	831,478 32	.....	.....	
					1,870,611 32
Surplus.....	.....	.....	.....	.....	<b>\$275,606 22</b>

**ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY, MIDDLE-TOWN.**

[Examined December 8, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Loans and discounts .....	.....	\$411,345 15	.....	\$100 00	\$411,245 15
Interest accrued.....	.....	.....	.....	.....	1,952 75
Overdrafts.....	.....	8 78	.....	.....	8 78
Banking house and lot .....	.....	32,000 00	.....	2,000 00	30,000 00
Other real estate.....	.....	1,776 87	.....	.....	1,776 87

## ORANGE COUNTY TRUST AND SAFE DEPOSIT CO., MIDDLETOWN—(Cont'd).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$125,825 97	.....	.....	\$125,825 97
Interest accrued .....	"	.....	.....	.....	1,113 00
Buffalo city school bonds .....	3½	21,000 00	108½	\$300 00	20 700 00
Bor. of Deckertown, N. J. ....	4	15,000 00	100 & int.	.....	15,116 66
Middletown ci y school .....	4½	36,000 00	100 & int.	.....	36,180 00
Long Island City .....	4	15,291 78	105	.....	15,750 00
Long Island City st. imp. ....	4½	15,750 00	110	.....	16,500 00
Town of Thompson, Sullivan county, N. Y. ....	4½	6,180 00	100 & int.	27 50	6,052 50
Perry Co., Miss., jail bond ....	7	6,175 00	100 & int.	.....	6,725 00
New Decatur, Ala., school .....	8	7,500 00	100 & int.	.....	7,766 66
Lake Ry. Co., Mahoney City, Pa	6	4,875 00	100 & int.	.....	5,032 38
Lakeside Railw'y Co., Mahoney City, Pa., stock .....	.....	10 00	Nom.	.....	10 00
East Lake Land Co., B'ham, Al	6	39,875 00	100 & int.	.....	45,975 00
Columbus, Ga., R. R. Co .....	6	9,000 00	50	4,000 00	5,000 00
Chicago Terminal Transfer Co. certificates, C. & N. P. ....	.....	15,604 17	45	6,604 17	9,000 00
Town Monroe, Orange Co., N. Y	4½	7,000 00	100 & int.	.....	7,240 00
Town Oxford, Ala. ....	6	10,000 00	100 & int.	.....	10,150 00
U. S. bonds, registered (1925)	4	58,175 00	129	.....	64,500 00
Town of Brewton, Ala. ....	6	5,500 00	100 & int.	.....	5,500 16
Winston Co., Ala., c. h. war ..	6	2,228 18	100 & int.	.....	2,502 00
Johnson Co., Tenn., c. h. war ..	6	4,154 46	100 & int.	.....	5,768 00
Birmingham, Ala., city war ..	6	8,144 61	100 & int.	.....	8,145 00
Clallam Co., Wash., city war ..	6	9,528 30	100 & int.	95 30	9,433 00
Due from banks and bankers ..	.....	141,684 53	.....	.....	141,684 53
Interest accrued .....	.....	.....	.....	.....	75 39
Cash .....	.....	54,680 06	.....	.....	54,680 06
					\$1,071,498 81
<b>LIABILITIES.</b>					
Capital .....	.....	\$100,000 00	.....	.....	
Due depositors, sub. to check ..	.....	738,297 76	.....	.....	
Due ctfs. of deposit on interest ..	.....	162,087 55	.....	.....	
Interest accrued on deposits ...	.....	8,234 35	.....	.....	
Due banks and bankers .....	.....	5,401 97	.....	.....	
					1,014,021 63
Surplus .....	.....	.....	.....	.....	\$57,477 18

## PEOPLE'S TRUST COMPANY, BROOKLYN.

[Examined November 26, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$753,783 21	.....	.....	\$753,783 21
United States bonds .....	4	454,725 00	114	.....	456,000 00
United States bonds .....	5	468,900 00	114	\$12,900 00	456,000 00
Brooklyn city bonds .....	3	521,940 00	104½	.....	314,250 00
Brooklyn city bonds .....	4		114½	.....	53,000 00
Brooklyn city bonds .....	4		111	.....	64,280 00
New York and Brook. Br. bds.	3½		104½	.....	104,730 00
Jersey City bonds .....	5	138,250 00	112	.....	168,000 00
Atlantic Ave R. R. bonds ...	5	102,000 00	102½	.....	102,580 00
Iron Car Equip. Con. Trust ...	6	46,800 00	90	.....	46,800 00
Union Ferry Company .....	5	47,015 00	106	.....	53,000 00
Brooklyn and Rock. Beach ...	6	145,000 00	100	.....	145,000 00
Knickerbocker Steamboat Co.	6	3,700 00	75	.....	3,750 00
Coney Isl. and Brook. tr. ctfs	5	10,000 00	103	.....	10,300 00
Edison Electric Ill Co .....	5	7,595 00	110	.....	7,700 00
Chic. Rock Island & Pac. col.	5	36,750 00	108	.....	37,800 00
Columbus, Hocking Val. & Tol.	7	51,656 25	100	1,656 25	50,000 00
Western North Carolina .....	6	54,000 00	114	1,000 00	57,000 00
Lehigh and New York. ....	4	92,250 00	92	250 00	92,000 00
Brooklyn Union Gas .....	5	105,000 00	110	.....	110,000 00
Brook & N. Y. Py. Supply Co.	6	3,900 00	75	.....	4,500 00

## PEOPLE'S TRUST COMPANY, BROOKLYN. — (Continued).

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
n St. Ry. Co	5	\$112,298 75	111	\$1,298 75	\$111,000 00
and Saratoga stk.	.....	90,750 00	188	.....	91,500 00
re Ins. Co	.....	2,500 00	500	.....	12,500 00
& Co. com.	.....	14,800 00	95	.....	15,200 00
ity Railroad	.....	180,987 06	195	.....	177,450 00
ounty ctf. of ind.	.....	25,000 00	100	.....	25,000 00
nd New York Rail-	.....	14,500 00	.....	14,500 00	.....
ly Co. stock	.....	875 00	.....	875 00	.....
rt Association	.....	8,521,184 08	.....	.....	8,521,184 08
used	.....	843,147 55	.....	.....	843,147 55
.....	.....	79,500 00	.....	.....	79,500 00
collection	.....	8,659 31	.....	.....	8,659 31
nd and deposited	.....	.....	.....	.....	833,086 18
rued	.....	.....	.....	.....	59,459 18
					\$8,870,169 46
<b>LIABILITIES.</b>					
..	.....	\$1,000,000 00			
ors	.....	5,812,968 69			
banks	.....	600,000 00			
rust funds	.....	261,141 11			
ecks	.....	11,769 02			
npaid	.....	740 00			
rued	.....	17,483 10			
			.....	.....	7,204,051 93
					\$1,166,117 54

## REAL ESTATE TRUST COMPANY, NEW YORK CITY.

[Examined October 14, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
ortgage	Var.	\$351,600 00	.....	.....	\$351,600 00
es bonds	4	95,042 46	118 1/4	.....	96,475 00
es bonds	5	96,727 21	115 3/8	.....	98,068 75
es bonds	6	7,921 47	106	.....	8,480 00
ity bonds	3	534,550 00	100	.....	296,000 00
ity bonds	3		100	.....	145,500 00
ity bonds	3		100	.....	93,500 00
ity bonds	2 1/2	10,830 00	92	.....	11,040 00
tual scrip	6	10,419 04	103	.....	11,051 90
& Santa Fe notes	6	20,465 18	103	.....	20,600 00
opeka & Santa Fe	4	43,218 75	86	\$218 75	43,000 00
& Fulton Ferr	7	1,053 05	110	.....	1,100 00
Y., N. B. A., 100					
\$100...	.....	22,415 68	242	.....	24,200 00
ew Jersey	5	5,320 50	113	.....	5,650 00
ew Jersey	7	30,868 06	105	.....	31,500 00
l. & St. Paul com.	5	1,023 94	105	.....	1,050 00
l. & St. Paul 1st.	7	8,081 45	103	.....	8,090 00
l. & St. Paul gen.	4	17,072 74	103 1/4	.....	17,552 50
Hocking Valley	7	7,944 82	100	.....	8,000 00
Canton	5	17,692 64	71	2,072 64	15,620 00
Light & Coke 2d.	6	24,159 86	108	.....	25,880 00
& Big Sandy	5	9,647 54	103	.....	10,300 00
R. R. Co. 3d pref.	6	2,015 67	101	.....	2,020 00
ia & W'n 1st	4	17,189 45	72	.....	18,720 00
Gt. Northern scrip	6	5,155 33	103	.....	6,124 58
& Ohio P. M. F.	6	4,153 34	102	73 34	4,080 00
ic tr. ctf. 1st	6	53,505 99	116	.....	58,000 00
& St. Louis 1st	7	2,873 12	120	.....	3,600 00
t. Bank, 50 shares	.....	7,354 12	320	.....	8,000 00
r. & Quincy deb.	5	1,008 10	104	.....	1,041 00
& Quincy sink. fd.	5	33,288 57	103	.....	33,990 00
r. & Quincy (Iowa	5	25,809 33	106	.....	26,500 00

**REAL ESTATE TRUST COMPANY, NEW YORK CITY — (Continued).**

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deduction.	Allowed.
Chicago, Bur. & Quincy conv.	5	\$18,504 10	106	.....	\$18,780 00
Fourth Nat. Bank, 100 shares, at \$100 .....	.....	17,554 70	184	.....	18,400 00
Ohio & Mississippi con. sk. fd.	7	19,959 11	102	.....	20,400 00
Wabash R. R. 1st .....	5	52,683 27	107	.....	53,500 00
Corn Exchange Bank, 50 shares, at \$100.....	.....	14,071 04	810	.....	15,500 00
Northern Pacific (Mo. div)...	6	10 116 01	108	.....	10,300 00
Toledo, Peoria and Western coupon scrip.	.....	1 844 01	80	\$228 01	1,116 00
Richmond and Danville deb...	5	9,128 89	100	.....	10,000 00
East Tenn., Va. and Ga .....	7	53,153 04	102	2,153 04	51,000 00
Cleveland, Col., Cin. and Ind. sinking fund 1st .....	6	10 485 05	107	.....	10,700 00
Louisville and Nashville com.	7	89,980 69	102	.....	40,800 00
W. U. Tel. Co. sinking fund.	7	13,779 40	107	.....	13,910 00
Lake Shore & Mich. So....	7	6,152 98	106	.....	6,360 00
Louisville and Nashville (E. and T. H. div) .....	6	4,494 63	113	.....	4,580 00
Cleveland and Pittsburgh.....	7	1,111 25	112	.....	1,120 00
Wisconsin Cent. rec. ctfs.....	6	52,164 86	102	.....	53,040 00
Chi. & St. Louis & N. O. 1st.	7	2,027 69	108	.....	2,080 00
Pitts. & Con. rec. ctfs.....	5	10,000 37	100	87	10,000 00
Pitts., Cin. and St. Louis.....	7	14,009 32	110	.....	14,300 00
Chi., R. I. & Pac. 1st col.....	5	34,735 92	106	.....	34,980 00
Keokuk and Des Moines 1st...	5	687 99	100	.....	700 00
Central Pacific 30-year .....	6	16,228 80	102	.....	16,320 00
Boston United Gas Co.....	5	32,015 89	86	1,915 89	30,100 00
St. Louis and Southwestern..	4	6,975 00	70	.....	7,000 00
Texas Pacific .....	5	9,438 75	95	.....	9,500 00
Nashville and Decatur .....	7	2,162 50	108	2 50	2,160 00
New York, New Haven and Hartford, 100 sh., \$100 each.	.....	18,346 25	183	46 25	18,300 00
Southern Railway. ....	5	2,778 75	92	18 75	2,760 00
Loans .....	.....	2,119,820 21	.....	.....	2,119,820 21
Bills purchased.....	.....	167,819 00	.....	.....	167,819 00
Cash on hand and deposited ..	.....	.....	.....	.....	177,484 84
Interest accrued.....	.....	.....	.....	.....	23,907 00
					<b>\$4,443,439 57</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$500,000 00	.....	.....	.....
Due depositors .....	.....	3,570,496 11	.....	.....	.....
Interest accrued.....	.....	23,248 18	.....	.....	.....
					<b>4,093,744 29</b>
Surplus .....	.....	.....	.....	.....	<b>\$348,745 58</b>

**ROCHESTER TRUST AND SAFE DEPOSIT COMPANY, ROCHESTER.**

[Examined October 9, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	.....	.....	.....	\$332,227 00
U. S. bonds, 1904, coupons....	5	\$761 93	115%	\$11 95	749 98
U. S. bonds, 1907, coupons....	4	18,837 50	112%	.....	1,935 75
U. S. bonds, 1907, reg .....	4		112%	.....	16,827 00
U. S. bonds, reg.....	4		120%	.....	223,220 00
U. S. bonds, coupons .....	4		120%	.....	123,525 00
Rochester city reg .....	3 1/2	100,000 00	100 & int.	.....	100,000 75
Rochester city reg .....	4	107,500 00	107 1/2	.....	107,500 00
North Carolina State bonds...	6	7,257 50	125	.....	7,500 00
Roch. City & Brighton 1st mt.	6	58,000 00	105	.....	58,500 00
Roch. City & Brighton gen. mortgage .....	6	90,000 00	110	.....	90,000 00
Rochester Ry. col. trust ....	6	61,000 00	100	.....	61,000 00
Bausch & Lomb Optical Co ..	5	10,000 00	100	.....	10,000 00
Roch. Gas & Elec. Co. con. mt.	5	68,000 00	100 & int.	.....	64,400 00

## FIDELITY TRUST AND SAFE DEPOSIT CO., ROCHESTER — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
as L. Co., Roch-					
... ..	6	\$1,000 00	100 & int.	.....	\$1,021 66
, Ohio .....	6	20,000 00	100 & int.	.....	20,333 33
ic Lt. 1st mtg ....	5	77,962 08	.....	.....	79,063 33
stern Ill. gen. con.	5	10,000 00	102	.....	10,200 00
l. & Q. R.R. con.	5	18,526 88	107 1/4	.....	19,902 50
Paul, Minn. and					
.....	6	35,345 00	182	.....	38,280 00
ek Island & Pac.					
l col .....	5	25,000 00	105 3/4	.....	26,437 50
orthwestern R.R.					
id. ....	5	10,400 00	115	.....	11,500 00
l & Q. deb. ....	5	1,000 00	103 1/4	.....	1,035 00
l. & Q. (Denv. ex.)	4	1,767 50	97	.....	1,940 00
l. & Q. ....	7	2,350 00	116 3/4	\$15 00	2,335 00
lien .....	3 & 4	5,280 00	70 1/2	.....	5,640 00
pfd. tr. ctfs. ....	.....	1,857 50	41	.....	2,255 00
.....	4	25,000 00	108	.....	27,000 00
on col. trust .	5	51,455 00	106 5/8	.....	54,312 50
on sinking fund..	7	8,580 00	107	20 00	8,560 00
y Coal 1st ....	5	10,800 00	96	700 00	9,600 00
t Dayton 1st .....	7	11,600 00	113	300 00	11,300 00
ek Island & P. 1st	6	12,637 50	180	.....	13,000 00
ansfield & Newark					
.....	7	12,100 00	100	2,100 00	10,000 00
& St. Paul (C. &					
.....	5	10,700 00	112	.....	11,200 00
ield, Monroe Co..	5	1,000 00	100 & int.	.....	1,030 50
nchester, Monroe					
.....	5	8,000 00	100 & int.	.....	8,011 10
adequoit, Monroe					
.....	5	4,500 00	100 & int.	.....	4,685 00
lton Ry. com. ....	7	15,780 00	164	.....	18,860 00
orthwestern com.	5	10,275 00	125	.....	12,500 00
orthwestern pfd .	7	14,637 50	164	.....	16,400 00
& St. Paul pfd ..	7	12,825 00	141 3/4	.....	14,190 00
udson Canal Co..	5	35,637 50	116	337 50	34,800 00
on Tel. Co. ....	5	7,937 50	90	.....	9,000 00
hern Ry. ....	2 1/4	9,562 50	57	.....	11,400 00
R. R. ....	5	10,625 00	116	.....	11,600 00
st. Bk., N. Y. city.	7	15,100 00	174	.....	17,400 00
nk of Commerce,					
.....	8	9,800 00	208	.....	10,400 00
rica, N. Y. city ..	14	5,912 00	328	.....	6,560 00
.....	.....	2,207,377 05	.....	.....	2,207,377 05
y notes, warrants					
tificates. ....	.....	878,950 96	.....	.....	878,950 96
banking house					
.....	.....	160,000 00	.....	.....	160,000 00
tate ..	.....	2,043 15	.....	.....	2,043 15
ited, due from					
akers and trust					
.....	.....	.....	.....	.....	537,114 54
l .....	.....	.....	.....	.....	115,238 09
ued. ....	.....	.....	.....	.....	55,501 28
					\$6,258,557 03
ILITIES.					
ividual. ....	.....	\$200,000 00	.....	.....	
of deposit. ....	.....	5,175,431 54	.....	.....	
.....	.....	2,568 07	.....	.....	
.....	.....	212,082 54	.....	.....	
ankers and trust					
.....	.....	103,562 94	.....	.....	
ued. ....	.....	56,362 41	.....	.....	
ied. ....	.....	435 00	.....	.....	
					5,890,442 50
					\$438,114 53

## TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.

[Examined December 28, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$3,845,372 85	.....	.....	\$3,845,372 85
United States bonds.....	4	324,000 00	114	.....	342,000 00
New York city bonds.....	3	200,000 00	100	.....	200,000 00
Brooklyn city bonds. ....	3½	309,000 00	108½	.....	325,500 00
Brooklyn city bonds .....	3½	206,000 00	106	.....	218,000 00
Bond and Mortgage Guarantee Co. stock .....	.....	31,250 00	185	.....	46,250 00
Loans. ....	.....	183,505 97	.....	.....	183,505 97
Mortgage participation ctfs....	.....	107,000 00	.....	.....	107,000 00
Real estate, Brooklyn office building.. ....	.....	170,000 00	.....	.....	170,000 00
Plant (copy real estate and tax records) .....	.....	497,120 01	.....	\$47,120 01	450,000 00
Premiums, exam'tions, search fees due. ....	.....	174,056 97	.....	87,028 49	87,028 48
General suspense accounts....	.....	181,112 86	.....	181,112 86	.....
Outstanding accounts. ....	.....	23,338 33	.....	.....	23,338 33
Cash on hand and deposited...	.....	.....	.....	.....	532,869 67
Interest accrued (estimated)...	.....	.....	.....	.....	41,366 00
					\$6,572,271 30
LIABILITIES.					
Capital. ....	.....	\$2,500,000 00	.....	.....	
Due depositors .....	.....	677,116 62	.....	.....	
Certificates of deposit.....	.....	999,844 38	.....	.....	
Interest and expenses accrued .....	.....	30,454 00	.....	.....	4,207,415 00
Surplus .....	.....	.....	.....	.....	\$2,364,866 30

## TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[Examined December 14, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages.....	Var.	.....	.....	.....	\$373,368 56
Call loans .....	.....	\$175,275 45	.....	\$1,000 00	174,275 45
Due from banks, bankers and trust companies .....	.....	.....	.....	.....	1,111,672 79
Cash .....	.....	47,854 05	.....	4 55	47,849 50
Bills purchased .....	.....	.....	.....	.....	150,997 37
Time loans .....	.....	.....	.....	.....	30,001 50
United States bonds.....	4	160,550 00	114	.....	57,000 00
United States bonds.....	5		114½	.....	114,500 00
M, K and T. Ry. ....	4		86½	.....	34,000 00
St. Louis & Iron Mountain Ry.	5		89	.....	35,000 00
St. Louis & Southwestern Ry.	4		78	.....	14,000 00
Louisville, N. A. & Chicago Ry.	6		114	.....	11,400 00
Louisville, N. A. & Chicago Ry.	6		108	.....	10,800 00
Chicago, Indianapolis & Louisville Ry. Co.	6		97	.....	9,700 00
Tennessee Coal and Iron Co. (Birm. div.) ...	6		85	.....	17,000 00
Evansville and Indianapolis R. R. Co.....	6		80	.....	8,000 00
Evansville and Indianapolis R. R. Co	6		75	.....	7,500 00
Kansas City and Pacific R. R.	4		70	.....	14,000 00
Montana Central Ry .....	5		108	.....	10,800 00
Reading Co. & P. & R. Coal & Iron Co .....	4		85	.....	34,000 00
Atchison, Topeka and Santa Fe Ry .....	4		90	.....	36,000 00

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Southern Ry. Co.....	5		95	.....	\$28,500 00
Chicago and Eastern Illinois Ry .. .. .	5	\$369,204 75	101	.....	80,800 00
Flint and Pere Marquette Ry..	6		114	.....	11,400 00
Minneapolis and St. Louis Ry.	5		106	.....	10,600 00
Eliz., Lexington and Big Sandy Ry .. .. .	5		101	.....	10,100 00
Rio Grande-Western Ry.....	4		88	.....	8,800 00
J P. Morgan & Co. trust cer- tificates for bonds of Colum- bus, Hocking Valley & T. Ry.	.....		75	.....	7,500 00
Union Trust Co. trust certifi- cates for bonds of Atchison, Colorado and Pacific R. R. Co.....	.....		80	.....	8,000 00
Sy. Chilled Iron Plow Co bds.	5		101	.....	14,140 00
Evansville and Terre Haute R. R. Co. pfd. stock ....	.....		48	.....	8,934 50
St. Paul, Minnesota and Mani- toba R. R. stock.....	.....		128	.....	12,800 00
Chicago, Indianapolis & Louis- ville R. R. stock .....	.....		82	.....	160 00
Syracuse, Gen. & Corning stk.	.....		140	.....	8,500 00
Straight Line Engine Co. stock	.....		110	.....	1 870 00
Whitman & Barnes Mfg. Co. stk	.....		.....	.....	502 00
Accrued interest carried as an asset .....	.....				958 40
Safes in vault .....	.....	50 00	.....	\$50 00	.....
Railroad Trust account .....	.....		.....		17 84
Interest accrued on call loans.	.....	8,782 17	.....		29,637 64
Interest accrued on bonds and mortgages .....	.....	8,268 29	.....		
Interest accrued on bills pur- chased .. .. .	.....	2,044 57	.....		
Interest accrued on bank and trust company balances....	.....	15,542 61	.....		
					\$2,477,685 05
LIABILITIES.					
Capital .....	.....	\$100,000 00			
Due depositors .....	.....	2,206,940 75			
Accrued interest .....	.....	80,071 56			
Accrued salaries and rent.....	.....	1,078 00			
			.....	.....	2,338,090 81
Surplus.....	.....		.....	.....	\$139,594 74

SECURITY TRUST COMPANY OF ROCHESTER.

[Examined October 1, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions	Allowed.
Bonds and mortgages. ....	Var.	.....	.....	.....	\$240,850 00
Rochester City Water Works.	8½	\$51,000 00	100 & int.	\$700 00	50 900 00
Roch City Ry. 2d mortgage..	5	8,000 00	75	500 00	7,500 00
Sus. Bdge. & Erie 1st mtg....	7	1,000 00	105	.....	1,050 00
Tioga Railway 1st mtg .....	7	1,000 00	112½	.....	1,125 00
Rochester Electric Railway ..	8	600 00	140	.....	700 00
Mo., Kan. & Tex. 1st mtg ....	4	24,475 00	86	.....	25,800 00
Mo., Kan. & Tex. 2d mtg.....	4	23,000 00	65	.....	26,000 00
Mo., Kan. & Tex. of Texas ...	5	22,875 00	81	.....	24,300 00
Chic.. R. I & P. debenture...	5	18,750 00	101	.....	20,200 00
Rochester Ry. 1st mortgage..	5	28,925 00	95	425 00	28,500 00
Rochester Ry. coll. trust.....	6	50,000 00	100 & int.	.....	50,250 00
Texas & Pacific 1st mortgage.	5	16,900 00	95	.....	19,000 00
Brush Electric Light 1st mtg.	5	57,000 00	100 & int.	.....	57 712 50
Bank of Monroe .....	.....	7,500 00	800	.....	7,500 00
Mobile & Ohio general.....	4	19,925 00	72	.....	21,500 00



SECURITY TRUST COMPANY OF ROCHESTER—(Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Roch. Gas and Elec. cons ....	5	\$10,000 00	100 & int.	.....	\$10,208 33
Chemical National Bank, N. Y	....	4,000 00	4000	.....	4,000 00
Buff, N. Y. & Erie 1st mtg...	7	13,500 00	140	.....	14 00 00
Central Bank.....	.....	10,500 00	115	.....	11,500 00
Clev., Cin., Chic. & St. L. pfd.	.....	9,000 00	88½	\$350,000	8,650 00
Pitts, Cin., Chic. & St. L. pfd	.....	5,600 00	67	.....	6,700 00
U. S. bonds 4s coupons.....	4	57,000 00	127	.....	63,500 00
Chesapeake & Ohio general...	4½	45,350 00	80	.....	48,000 00
St. L., I. M. & So. general ...	5	22,375 00	86	.....	25,400 00
Ft. Worth & Denver City 1st.	6	11,625 00	73	.....	14 600 00
West Side sewer bond, Roch..	6	50,000 00	100 & int.	.....	50,500 00
Missouri Pacific 3d mortgage..	7	10,500 00	109	.....	10,900 00
Gal., Hous. & Hend. 1st mtg	5	8,400 00	88	.....	8,800 00
Atlantic & Danville 1st ....	5	17,950 00	96½	.....	19,300 00
Atch., Top & Santa Fe gen...	4	83,512 50	88½	202.50	83,250 00
Southern Ry. Co. 1st cons ...	5	9,050 00	92	.....	9,200 00
Minneapolis & St. L. 1st con..	5	10,300 00	105½	.....	10,550 00
St. L. & San Francisco cons..	4	19,750 00	70	.....	21,000 00
St. L. & San Francisco cons..	4	14,250 00	70	\$250 00	14,000 00
Augusta Southern Ry. 1st	5	9,000 00	100	.....	10,000 00
Atlanta & West Point. Ga., deb.	6	15,325 00	102½	.....	15,375 00
Georgia Railroad & Bank. Co.	....	8,500 00	172½	.....	8,625 00
Nash., Florence & Sheffield 1st	5	8,350 00	87½	.....	8,750 00
N. Y, Susquehanna & West gen.....	5	8,150 00	90	.....	9,000 00
Toledo, St. Louis & Kansas City 1st ..	6	7,900 00	90	.....	9,000 00
Norfolk & Western 1st con....	4	16,000 00	78	400 00	15,600 00
Loans .....	.....	541,665 77	.....	.....	541,665 77
Bills purchased .....	.....	18,645 79	.....	.....	18,645 79
Real estate, banking house and lot .....	.....	165,945 67	.....	.....	165,945 67
Other real estate.....	.....	1,082 50	.....	.....	1,082 50
Overdrafts .....	.....	503 33	.....	.....	503 33
Cash on hand.....	.....	38,220 67	.....	.....	38,242 53
Cash due from banks, bankers and trust companies .....	.....	371,691 06	.....	.....	371,691 06
Interest accrued .....	.....	.....	.....	.....	16,264 64
					\$2,232,337 14
LIABILITIES.					
Capital ...	.....	\$200,000 00			
Deposits, individual .....	.....	1,446,692 75			
Deposits, int. certificates.....	.....	175,861 57			
Deposits, trust funds .....	.....	22,239 95			
Due banks and bankers.....	.....	188,624 78			
Dividends unpaid .....	.....	435 00			
Rebate, loans and discounts ..	.....	186 46			
Interest accrued on deposits..	.....	18,357 28			
Interest accrued on certifi- cates of deposits.....	.....	2,213 32			
Interest accrued to banks.....	.....	1,956 47			
					2,056,567 58
Surplus .....	.....	.....	.....	.....	\$195,769 56

THE STATE TRUST COMPANY, NEW YORK CITY.

[Examined November 1, 1897.]

ASSETS.	Rate of in- tere-t.	Book value.	Rate.	Deductions.	Allowed.
United States bonds.....	5	\$330,533 35	115	.....	\$345,000 00
New York city bonds.....	3	870,623 41	100	\$20,167 83	841,455 58
City of Brooklyn bonds .....	3	452,631 70	100	2,631 70	450,000 00
City of Salem, O., bonds .....	6	125,000 00	100	.....	125,000 00
Chicago, Rock Island & Pacific bonds .....	5	50,000 00	105½	.....	52,927 50

E STATE TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Western Illinois bds.	5	\$42,781 25	101	.....	\$43,480 00
St. Louis (St. Louis					
.....	4	41,750 00	95½	.....	47,750 00
Western bonds....	4	109,876 25	81½	.....	117,860 00
Shore & Eastern	6	49,985 00	84	\$32,945 00	17,000 00
St. Louis rec. ctfs.	6	52,247 80	100	.....	52,247 80
Eric Securities Co.	5	22,500 00	95	.....	23,750 00
o St. Railway ....	5	38,850 00	92½	.....	38,850 00
ton & Terre Haute	5	47,587 50	105¾	.....	47,587 50
al .....	3½	3,640 00	98	.....	3,920 00
Louis & N. O. ....	3½	44,885 00	95½	.....	44,885 00
St. Louis stock....	.....	19,637 50	88	3,087 50	16,600 00
ric Ill. Co. of N.Y.	.....	50,812 50	125	.....	62,500 00
ust Co. ....	.....	25,000 00	125	.....	31,250 00
Ex. and Auction		800 00	70	100 00	700 00
on Tel. Co. stock.	.....	18,505 00	87	.....	19 140 00
ortgages.....	Var.	20,389 80	.....	.....	20 389 80
.....	.....	6,337,551 98	.....	.....	6,337,551 98
ed.....	.....	48,500 00	.....	20,250 00	28,250 00
ment advances...	.....	11,284 17	.....	.....	11,284 17
.....	.....	89,056 09	.....	.....	89,056 09
nks.	.....	35,890 35	.....	.....	35,890 35
l and deposited...	.....	.....	.....	.....	1,817 498 97
ued.....	.....	.....	.....	.....	45,100 88
					\$10,766,380 07
ILITIES.					
.....	.....	\$1,000,000 00			
ividual .....	.....	7,229,566 94			
ings banks .....	.....	1,197,585 45			
ks. ....	.....	165,101 95			
hecks .....	.....	8,135 07			
.....	.....	1,968 21			
.....	.....	132,420 64			
paid.....	.....	6 00			
ued.....	.....	83,863 85			
			.....	.....	9,768,597 61
			.....	.....	\$997,782 46

ON TRUST COMPANY OF JAMESTOWN, JAMESTOWN.  
[Examined July 22, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
discounts .....	.....	.....	.....	.....	\$96,743 20
s .....	.....	.....	.....	.....	109,569 85
ity bonds.....	.....	\$30,515 00	.....	\$515 00	30,000 00
4 per cent., 1925,					
r.....	.....	120,000 00	125	.....	125,000 00
ortgages.....	.....	.....	.....	.....	324,874 88
use and					
..... \$20,000 00					
same					
.... 1,985 44					
vaults. 5,000 00					
fix'res. 900 00					
.....	.....	27,885 44	.....	4,885 44	23,000 00
.....	.....	.....	.....	.....	12,485 42
banks and trust					
.....	.....	.....	.....	.....	48,311 41
Co operative Sav-					
n Co. stock.....	.....	.....	.....	.....	207 82
.....	.....	.....	.....	.....	200 44
ued .....	.....	.....	.....	.....	4,164 98
					\$774,957 45

## UNION TRUST COMPANY OF JAMESTOWN, JAMESTOWN -- (Continued).

LIABILITIES.	Rate of interest	Book value.	Rate.	Deductions.	Allowed.
Capital.....		\$100,000 00			
Due depositors .....					
Excess and deficit.....		09			
Certified checks .....		1,165 00			
Certificates of deposit.....		80,888 60			
Subject to check, active .....		90,778 30			
Subject to check, inactive ..		495 4-9 89			
Dividends unpaid .....		90 00			
Rebate on loans and discounts .....		708 00			
Interest accrued (estimated). ..		2,500 00			
Salaries accrued.....		339 00			
					\$753,008 76
Surplus.....					\$25,023 67

## UNION TRUST COMPANY, NEW YORK CITY.

[Examined November 10, 1897.]

ASSETS.	Rate of interest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$3,152,516 87			\$3,152,516 87
U S bonds .....	4	300,000 00	119%		339,250 00
U S bonds .....	5	900,000 00	114%		1,020,500 00
U S Cherokee certificates....	4	500,000 00	100		500,000 00
New York State bonds .....	3	500,000 00	100		500,000 00
New York city bonds .....	2 1/4	294,400 00	90	\$6,400 00	288,000 00
New York city bonds .....	3	1,392,000 00	100		1,392,000 00
New York city bonds .....	2 1/4	414,000 00	108%		439,875 00
Pennsylvania Co bonds .....	3 1/4	1,432,179 15			1,432,179 15
Brocton, Mass., city bonds ..	3 1/4	100,000 00	100		100,000 00
Bromerville, Mass., city bonds..	2 1/2	100,000 00	100		100,000 00
Middlesex county, Mass. bds..	2 1/2	100,000 00	100		100,000 00
N Y C. & H R. R. Co....	7	85,000 00	120		102,000 00
Union Pacific col. tr notes...	6	127,125 00	41		140,895 00
Loans .....		26,574,312 50			26,574,312 50
Real estate, banking house....		1,900,000 00			1,900,000 00
Cash, gold .....		2,000,000 00			
Cash, legal.....		1,000,000 00			
Cash, currency .....		85,108 78			
Cash deposited .....		3,247,728 78			3,222,294 54
Interest accrued.....					175,536 30
					\$43,522,665 06
LIABILITIES.					
Capital .....		\$1,000,000 00			
Deposits, general .....		39,872,269 81			
Deposits, savings banks.....		1,868,880 10			
Certified checks .....		127,979 66			
Coupon checks .....		15,438 50			
Loan checks .....		2,635,000 00			
Interest accrued .....		215,780 40			
					36,135,351 47
Surplus .....					\$6,407,313 59

**UNITED STATES MORTGAGE AND TRUST COMPANY, NEW YORK CITY.**

[Examined October 25, 1897.]

ASSETS.	Rate of in- terest	Book value.	Rate.	Deductions.	Allowed.
United States bonds .....	4	\$1,506,812 50	128	.....	\$1,536,000 00
New York city bonds.....	3	661,980 00	100	.....	675,000 00
New York city bonds.....	2½	129,080 00	90	.....	135,000 00
State of Wyoming bonds.....	6	56,110 00	110	\$1,110 00	55,000 00
N. Y., Sus. & Western bds ...	6	35,100 00	90	.....	35,100 00
Erie prior lien bonds ....	4	135,000 00	91	.....	136,500 00
West Chicago St. Ry. bonds..	5	38,850 00	93	.....	39,060 00
Brook'n Wharf & W'house bds	5	137,404 18	100	.....	144,000 00
Brook'n Wharf & W'house stk.	.....	238,000 00	80	.....	272,000 00
Lawyers' Surety Co. stock....	.....	25,233 75	105	.....	26,250 00
Am. Mat. Co.....	.....	100,000 00	Var.	11,000 00	89,000 00
U. S. mtg. and trust bonds, series E.....	.....	4,900 00	100	.....	5,000 00
U. S. mtg. and trust bonds, series A .....	.....	1,000 00	100	.....	1,000 00
Bonds and mortgages .....	.....	812,386 75	.....	.....	812,386 75
Bonds and mtgs., series A.....	.....	1,011,960 00	.....	.....	.....
Bonds and mtgs., series B.....	.....	1,005,050 00	.....	.....	.....
Bonds and mtgs., series C.....	.....	1,011,000 00	.....	.....	.....
Bonds and mtgs., series D ...	.....	1,022,200 00	.....	.....	.....
Bonds and mtgs., series E.....	.....	729,350 00	.....	.....	.....
Loans .....	.....	\$5,436,987 06	.....	.....	4,779,560 00
Bills purchased.....	.....	133,065 66	.....	.....	5,436,987 06
Warrants .....	.....	43,694 64	.....	.....	133,065 66
Foreign department.....	.....	200,000 00	.....	.....	43,694 64
Cash on hand and deposited...	.....	.....	.....	.....	200,000 00
Real estate .....	.....	218,589 86	.....	.....	1,589,651 76
Interest accrued .....	.....	.....	.....	.....	218,589 86
					873,651 00
					<b>\$16,736,496 73</b>
<b>LIABILITIES.</b>					
Capital .....	.....	\$2,000,000 00	.....	.....	.....
Deposits .....	.....	8,441,800 48	.....	.....	.....
Certifications .....	.....	14,731 11	.....	.....	.....
Mort. trust bds., series A to D.	.....	4,000,000 00	.....	.....	.....
Mort. trust bds., series E.....	.....	520,000 00	.....	.....	.....
Interest accrued.....	.....	204,929 00	.....	.....	.....
			.....	.....	15,181,460 59
Surplus .....	.....	.....	.....	.....	<b>\$1,555,036 14</b>

UNITED STATES TRUST COMPANY, NEW YORK CITY.

[Examined December 2, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$4,744,588 88	..	.....	\$4,744,588 88
United States bonds .....	4	3,118,989 92	114 $\frac{1}{2}$	.....	3,423,750 00
United States bonds .....	5	2,122,885 41	114 $\frac{1}{2}$	.....	2,170,750 00
United States bds. (Cherokee)	4	1,400,000 00	108 $\frac{1}{2}$	.....	1,443,750 00
New York city bonds .....	3	2,807,750 00	100	.....	2,808,000 00
New York city bonds .....	3 $\frac{1}{2}$	500,000 00	102 $\frac{1}{2}$	.....	512,500 00
New York city bonds .....	3 $\frac{1}{2}$	520,000 00	106 $\frac{3}{4}$	.....	533,750 00
New York city bonds .....	3 $\frac{1}{2}$	1,339,786 80	106 $\frac{3}{4}$	.....	1,350,387 50
N. Y. State Comptroller's bd.	2 $\frac{1}{2}$	250,000 00	100	.....	250,000 00
Columbia College .....	4	1,000,000 00	100	.....	1,000,000 00
Reformed Prot. Dutch Church	4 $\frac{1}{2}$	200,000 00	100	.....	200,000 00
Seaboard and Roanoke first...	5	373,500 00	98	.....	398,400 00
N. Y., Chic. & St. L. equip. tr.	5	130,000 00	100	.....	130,000 00
Union Pacific col. trust notes.	6	8,250 00	43 $\frac{1}{2}$	.....	9,570 00
Central of Georgia con .....	5	204,750 00	91	.....	204,750 00
Illinois Central Railway 2-10...	4	250,100 00	100	.....	250,000 00
Illinois Central Railway .....	3 $\frac{1}{2}$	41,889 26	98	.....	42,320 00
Loans .....	.....	20,626,812 50	.....	.....	20,626,812 50
Bills purchased ....	.....	12,068,905 55	.....	.....	12,068,905 55
Cash in banks .....	.....	.....	.....	.....	2,517,414 53
Real estate, banking house....	.....	1,000,000 00	.....	.....	1,000,000 00
Interest accrued on loans ....	.....	175,205 56	.....	.....	.....
Interest accrued on bonds and mortgages .....	.....	56,023 63	.....	.....	.....
Interest accrued on bills pur- chased ....	.....	12,282 53	.....	.....	.....
Interest accrued on invest- ments .....	.....	54,076 98	.....	.....	.....
					297,588 70
					\$55,483,232 11
LIABILITIES.					
Capital .....	.....	\$2,000,000 00	.....	.....	.....
Due depositors .....	.....	39,907,721 71	.....	.....	.....
Due savings banks .....	.....	2,034,414 67	.....	.....	.....
Interest accrued on deposits..	.....	875,009 20	.....	.....	.....
Rebate bills purchased .....	.....	110,787 73	.....	.....	.....
Accrued taxes and expenses...	.....	22,500 00	.....	.....	.....
Accrued dividend .....	.....	400,000 00	.....	.....	.....
					45,850,383 31
Surplus .....	.....	.....	.....	.....	\$10,132,848 80

WASHINGTON TRUST COMPANY, NEW YORK CITY.

[Examined September 25, 1897.]

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Bonds and mortgages .....	Var.	\$161,100 00	.....	.....	\$161,100 00
New York city bonds .....	2 $\frac{1}{2}$	450,000 00	92	.....	400,000 00
New York city bonds .....	3 $\frac{1}{2}$	52,821 16	105 $\frac{1}{2}$	\$71 16	52,750 00
Indianapolis, Decatur & Wn..	5	5,000 00	105	.....	5,250 00
Memphis & Charleston tr. ctfs.	7	4,500 00	90	.....	4,500 00
Brooklyn Union Gas .....	5	11,000 00	113	.....	11,300 00
Union Ferry Co. 1st .....	5	10,475 00	106	.....	10,600 00
Met. St. Ry. Co. tr. ctfs .....	5	5,237 50	112	.....	5,600 00
Chicago Terminal Trans. R. R	5	12,600 00	46	.....	13,800 00
Southern Railway .....	5	9,462 50	94	62 50	9,400 00
Central Union Gas. ....	5	25,800 00	103	50 00	25,750 00
Evansville & Terre Haute, 266 $\frac{1}{2}$ shares, at \$50 .....	.....	2,666 66	82	.....	4,266 66

WASHINGTON TRUST COMPANY, NEW YORK CITY — (Continued).

ASSETS.	Rate of in- terest.	Book value.	Rate.	Deductions.	Allowed.
Third Ave., 100 shares, at \$100.	.....	\$15,000 00	152	.....	\$15,200 00
Pullman Palace Car Co., 100 shares, at \$100...	.....	18,812 50	180	\$312 50	18,000 00
Chic., Burlington & Quincy, 200 shares, at \$100...	.....	19,700 00	98	100 00	19,600 00
Chic , Mil. & St. Paul. com., 100 shares, at \$100	.....	9,437 50	100	.....	10,000 00
Chic., R. I. & Pacific, 100 shares, at \$100 ..	.....	9,512 50	92	812 50	9,200 00
Illinois Cent. R. R., 100 shares, at \$100 ..	.....	10,587 50	104	187 50	10,400 00
Cotton Oil, pref., 800 shares, at \$100 ..	.....	18,800 00	77	.....	23,100 00
Brooklyn City R. R , 250 shares, at \$10 ..	.....	4,712 50	195	.....	4,875 00
Loans ..	.....	4,117,000 00	.....	.....	4,117,000 00
Bills purchased ..	.....	56,850 00	.....	.....	56,850 00
Cash on hand and deposited ..	.....	525,087 97	.....	.....	525,087 97
Interest accrued ..	.....	.....	.....	.....	48,509 80
					\$5,621,589 52
LIABILITIES.					
Capital ..	.....	\$500,000 00			
Deposits, individual ..	.....	2,745,917 02			
Deposits, savings banks ..	.....	809,142 81			
Deposits, certificates.....	.....	871,715 69			
Deposits, court ..	.....	100,108 85			
Interest accrued.....	.....	81,448 98			
			.....	.....	5,058,882 80
Surplus ..	.....	.....	.....	.....	\$563,256 72



---

---

**DETAILED STATEMENTS**

**OF THE CONDITION OF THE**

**SAFE DEPOSIT AND STORAGE COMPANIES IN THIS STATE**

**ON THE**

**FIRST DAY OF JANUARY, 1898,**

**AS COMPILED FROM THEIR REPORTS TO THE SUPERINTENDENT**

**OF BANKS.**

---

---





THE ALBANY SAFE DEPOSIT AND STORAGE COMPANY,  
ALBANY.

[Lodge street, corner Maiden Lane ; incorporated 1883.]

J. LEONARD, President. EDGAR C. LEONARD, Treasurer

DIRECTORS.

J. LEONARD, D. A. THOMPSON, EDGAR C. LEONARD,  
S. LANSING, DONALD McCREDIE.

FINANCIAL.  
RESOURCES.

Real estate.....		\$51,550 79
Buildings and safes.....		82,245 20
Furniture and fixtures.....		6,092 48
Money on deposit with banks or other moneyed institutions ....		5,002 67
Money on hand.....		41 48
Insurance rentals due and accrued.....		893 88
Warehouse storage due and accrued.....		507 20
House storage due and accrued.....		796 75
Amount of assets not included under any of the above heads,		
House storage.....	\$292 50	
Warehouse deposit storage.....	77 00	
		<u>869 50</u>
		<u>\$96,999 40</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$90,000 00
Excess of assets over liabilities....	6,999 40
	<u>\$96,999 40</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Money on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day....	\$3,207 91
Rent of safes.....	5,228 18
Warehouse storage of valuables, the safety of which is guaranteed by the company.....	1,853 70
Silver storage.....	1,466 61
Warehouse storage.....	2,923 91
Interest on loans, deposits and investments.....	163 66
Loans paid.....	62 50
All other sources.....	8 00
	<u>\$14,909 47</u>

PAYMENTS.

Dividends to shareholders.....	\$2,700 00
Expenses, viz.:	
Salaries.....	\$3,891 00
Interest.....	1,874 19
Other expenses .....	1,098 48
	<u>6,863 62</u>

Other payments, viz.:		
Advertising.....	\$120 68	
Repairs.....	82 78	
Warehouse account.....	170 71	
Fixtures account.....	116 40	
Rebates.....	2 00	
Accounts.....	859 18	
		\$801 70
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....		5,044 15
		<u>\$14,909 47</u>

AMERICAN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[501 Fifth avenue, corner Forty-second street; incorporated 1882.]

CHARLES F. COX, President.	RUSSELL RAYMOND, Treasurer.
DIRECTORS.	
WILLIAM K. VANDERBILT, CHARLES F. COX, E. V. W. ROSSITER, ALFRED SKITT, JOHN CARSTENSEN, AUGUSTUS D. SHEPARD, GEORGE S. PRINCE, E. H. GOODWIN,	RUSSELL RAYMOND, CHAUNCEY M. DEPEW, JOHN B. DUTCHER, ALLYN COX.

FINANCIAL.

RESOURCES.

Real estate, furniture and fixtures, vaults and safes, cost, \$300,000; estimated present value .....	\$300,000 00
Cash on deposit with banks or other moneyed institutions....	490 84
Cash, sundries . . . . .	144 62
Safe rentals due and accrued.....	1,829 00
Silver storage due and accrued .....	2,388 00
Amount of assets not included under any of the above heads, viz.:	
Rents of offices and apartments accrued.....	\$2,766 66
Rents of offices, etc., in suspense account.....	818 00
	<u>8,584 66</u>
	<u>\$308,487 12</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Bonds of the company outstanding secured by mortgage.....	100,000 00
Interest accrued on mortgage bonds.....	250 00
Expenses incurred but unpaid.....	487 66
Other liabilities not included under any of the above heads, viz.: Prepaid rents account, new account .....	83 23
Excess of assets over liabilities.....	7,616 11
	<u>\$308,487 12</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$4,960 36
From rent of that portion of the building not occupied by the company.....	19,161 31
From rent of safes.....	12,757 04

# BANKERS' SAFE DEPOSIT COMPANY.

499

From storage of valuables, the safety of which is guaranteed by the company.....	\$3,753 11
From loans paid.....	50 78
From all other sources, viz.: Commissions.....	21 01
	<u>\$41,003 61</u>

## PAYMENTS.

For loans paid.....	\$79 40
For interest on bonds.....	8,000 00
For dividends to shareholders.....	9,000 00
For expenses, viz.:	
Salaries.....	\$6,635 66
Taxes and repairs on buildings, etc .....	15,000 60
Other expenses.....	8,796 11
	<u>25,432 37</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	490 84
	<u>\$41,002 61</u>

# BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY.

[4 Wall street; incorporated 1890.]

H. C. FAHNESTOCK, President.

JAMES A. GARLAND, Treasurer.

## DIRECTORS.

H. C. FAHNESTOCK,  
F. F. THOMPSON,

GEORGE F. BAKER,

FISHER A. BAKER,  
J. A. GARLAND.

## FINANCIAL.

## RESOURCES.

### Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
Iron Steamboat Co. bds .....		\$11,896 88	\$11,896 88
Missouri, Kan. & Texas bds....		4,300 00	8 961 25
Warren Water Co. bonds .....		9,876 67	9,876 67
Southern Ry. Co. bds. ....		9,525 00 }	18,405 04
250 shares South. Ry. Co. p. stk .....		7,843 75 }	
100 shares Am. Cot. Oil Co. p. stk .....		7,600 00	6,812 50
100 shares Am. Cot. Oil Co. p. stk .....		7,600 00	5,112 50
100 shares Am. Cot. Oil Co. p. stk .....		7,600 00	6,362 50
		<u>\$66,242 30</u>	<u>\$62,447 34</u>

\$62,447 34

Vaults and safes, cost, \$59,872.14; estimated present value.....	59,872 14
Furniture and fixtures, cost, \$500; estimated present value.....	200 00
Cash on deposit with banks or other moneyed institutions.....	8,213 71

\$125,733 19

## LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	25,733 19
	<u>\$125,733 19</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

### RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$2,663 32
From rents of safes....	25,344 33
From sale of tin boxes for safes.....	17 00
From interest on loans, deposits and investments.....	8,560 00
	<u>\$31,584 65</u>

PAYMENTS.

For dividends to shareholders.....		\$8,000 00
For expenses, viz.:		
Salaries.....	\$7,399 96	
Taxes .....	2,208 47	
Rent of building.....	2,400 00	
Other expenses: .....	2,000 01	
		14,008 44
Other payments, viz.: Purchase 100 shares American Cotton Oil Co. preferred stock.....		6,362 50
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day....		3,213 71
		\$31,584 65

BROOKLYN CITY SAFE DEPOSIT COMPANY, BROOKLYN.

[177 and 179 Montague street ; incorporated 1872.]

HENRY N. BRUSH, President.		THOMAS E. CLARK, Secretary.
DIRECTORS.		
HENRY N. BRUSH,	DANIEL F. FERNALD,	LEFFERT L. BERGEN,
GEORGE W. WHITE,	CHARLES T. CATLIN,	STURGIS COFFIN,
JACOB COLE,	GEORGE W. CHAUNCEY,	FREDERICK YENNI,
JUDAH B. VOORHEES.		WILLIAM B. WEBSTER.

FINANCIAL.  
RESOURCES.

Real estate, cost, \$180,063 ; estimated present value.....	\$210,000 00
Safes, cost, \$9,995 ; estimated present value.....	9,995 00
Cash on deposit with banks or other moneyed institutions.....	1,599 15
Cash on hand.....	84 01
Safe rentals due and accrued.....	1,492 83
Silver storage due and accrued .....	563 00
Amount of assets not included under any of the above heads, viz.: Rents due and accrued on building.....	1,658 35
	\$225,597 34

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Loans secured by bond and mortgage .....	55,000 00
Interest due and accrued on bond and mortgage.....	366 67
Other liabilities not included under any of the above heads, viz.: Unearned premiums (partly estimated). .....	8,000 00
Excess of assets over liabilities.....	62,230 67
	\$225,597 34

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$637 28
From rent of that portion of the building not occupied by the company.....	11,852 10
From rent of safes. ....	15,569 87
From storage of valuables, the safety of which is guaranteed by the company... ..	2,032 11
From all other sources .....	83 14
	\$31,123 00

PAYMENTS.	
For interest on bonds, loans and mortgages.....	\$1,833 88
For dividends to shareholders.....	10,000 00
For expenses, viz.:	
Salaries .....	\$9,815 67
Taxes and repairs on building.....	5,025 19
Other expenses .....	2,748 75
	17,584 61
Other payments, viz.:	
Rebates on safes .....	\$15 40
Rebates on deposits .....	6 50
	21 90
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	1,683 16
	<u>\$31,123 00</u>

CENTRAL PARK SAFE DEPOSIT COMPANY, NEW YORK CITY.

[Northeast corner Fifty-eighth street and Seventh avenue ; Incorporated 1891.]

J. J. McCOMB, President. JOHN R. McCOMB, Treasurer.

DIRECTORS.		
J. J. McCOMB,	J. SCOTT McCOMB,	HORACE E. GARTH,
WILLIAM BARBOUR,	H. C. COPELAND,	THOMAS H. HUBBARD,
ALMON GOODWIN,	W. G. HITCHCOCK,	GRANVILLE W. GARTH,
SAMUEL W. MILBANK,	JAMES M. VARNUM,	DAVID J. McCOMB.
	FRANK M. DAVIS,	

FINANCIAL.	
RESOURCES.	
Stock and bond investments, viz.:	
<i>Stocks and bonds.</i>	
N. Y. C. & H. R. R. Co., 400 shares....	Par value. Estimated market value. Book value.
Man. Elevated R. R., 500 shares	\$40,000 00 ..... \$39,500 00
Dobbs Ferry Bank, 155 shares..	50,000 00 ..... 54,000 00
	15,500 00 ..... 15,500 00
	<u>\$105,500 00</u> ..... <u>\$109,000 00</u>
	<u><u>\$109,000 00</u></u>
Cash on deposit with banks or other moneyed institutions.....	428 55
Safe rentals due and accrued.....	} 1,852 77
Silver storage due and accrued.....	
Warehouse storage due and accrued .....	
Amount of assets not included under any of the above heads, viz.: On deposit with J. J. McComb .....	7,812 92
	<u>\$119,089 24</u>

LIABILITIES.	
Capital stock paid in, in cash .....	\$100,000 00
Other liabilities not included under any of the above heads, viz :	
Taxes accrued.....	\$132 50
Rent .....	1,200 00
	1,832 50
Excess of assets over liabilities .....	17,756 74
	<u>\$119,089 24</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$280 19
From rent of safes.....	2,268 55
From storage of valuables, silver storage and warehouse storage,	1,156 91
From interest on loans, deposits and investments.....	3,800 00
From stocks sold ... ..	47,250 00
From all other sources, viz.: On deposit with J. J. McComb, January 1, 1897 .....	5,120 00
	<hr/>
	\$59,875 65
	<hr/>

PAYMENTS.

For dividends to shareholders .....	\$4,000 00
For expenses, viz.: Salaries, advertising and general expenses.	11,139 18
Other payments, viz.:	
Stocks bought .....	\$36,500 00
On deposit with J. J. McComb December 31, 1897.....	7,812 92
	<hr/>
	44,812 92
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	423 55
	<hr/>
	\$59,875 65
	<hr/>

COLONIAL SAFE DEPOSIT COMPANY, NEW YORK CITY.

[220 Broadway ; incorporated 1897.]

JOHN E. BORNE, President.

WALTER H. BUNN, Treasurer.

DIRECTORS.

ROSWELL P. FLOWER,  
HENRY O. HAVEMEYER,

LOWELL M. PALMER,  
JOHN E. BORNE,  
PERCIVAL KUHNE.

CORD MEYER,  
DANIEL O'DAY.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$32,630.56; estimated present value.....	\$32,630 56
Cash on deposit with banks or other moneyed institutions....	463 11
Amount of assets not included under any of the above heads, viz.:	
Bonds, United States 4s, 1925.....	\$64,250 00
Equipment account.....	2,656 83
	<hr/>
	66,906 83
	<hr/>
	\$100,000 00
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
	<hr/>
	\$100,000 00
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Capital stock paid in, in cash .....	\$100,000 00
	<hr/>
	\$100,000 00
	<hr/>

PAYMENTS.

Other payments, viz.:

Organization and equipment expenses .....	\$35,236 89	
For purchase U. S. 4 per cent. bonds, 1925 .....	64,250 00	
		<u>\$99,536 89</u>

Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day .....	468 11	
		<u><u>\$100,000 00</u></u>

THE FIFTH AVENUE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[190 Fifth avenue; incorporated 1886.]

W. C. BREWSTER, President.

JOHN L. RIKER, Treasurer.

DIRECTORS.

JOHN L. RIKER, WILLIAM C. BREWSTER, HENRY T. CAREY,	GEORGE SHERMAN, GEORGE W. CARLTON, WM. P. ENO, WILLIAM B. BOWNE,	DANIEL C. SILLECK, JOHN W. AITKEN, JOHN SLOANE.
---	---	---

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
100 shares N. Y., Lack. & W....	\$11,000 00	\$13,200 00	\$12,928 75	
100 shares Con. Gas of N. Y....	10,000 00	18,000 00	12,637 50	
100 shares Lake Shore & Mich..	10,000 00	17,550 00	18,462 50	
50 shares Brooklyn Union Gas..	5,000 00	6,000 00	4,493 75	
100 shares St. P., Minn. & Mani.	10,000 00	12,100 00	12,421 81	
	<u>\$46,000 00</u>	<u>\$66,850 00</u>	<u>\$55,944 31</u>	\$55,944 31

Vaults and safes, furniture and fixtures .....	44,000 00	
Cash on deposit and on hand .....	6,380 19	
		<u><u>\$106,274 50</u></u>

LIABILITIES.

Capital stock paid in, in cash .....	\$100,000 00	
Other liabilities not included under any of the above heads, viz.:		
Unpaid dividends .....	\$8,000 00	
Reserve for rent, November and December, 1897 .....	888 84	
		<u>8,888 84</u>
Excess of assets over liabilities .....	2,441 16	
		<u><u>\$106,274 50</u></u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day .....	\$8,657 85	
From rent of safes .....	19,158 67	
From interest on loans, deposits and investments .....	2,750 00	
From stocks sold .....	11,662 50	
From all other sources, viz : Miscellaneous .....	598 85	
		<u><u>\$42,822 87</u></u>



PAYMENTS.

For dividends to shareholders.....		\$6,000 00
For expenses, viz.:		
Salaries .....	\$5,020 00	
Taxes on capital. ....	980 04	
Rent of building and taxes.....	6,166 67	
Other expenses.....	1,341 41	
		13,508 12
Other payments, viz.:		
Repairs .....	\$69 00	
One hundred shares St. Paul, Minneapolis & Manitoba....	12 421 81	
Fifty shares Brooklyn Union Gas.....	4,493 75	
		16,984 56
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....		6,830 19
		\$42,822 87

FRANKLIN SAFE DEPOSIT COMPANY, BROOKLYN.

[164 and 166 Montague street; incorporated 1891.]

GEORGE H. SOUTHARD, President.

JAMES R. COWING, Treasurer

DIRECTORS.

GEO. M. OLCOTT,	MARTIN JOOST,	DARWIN R. JAMES,
EDWIN PACKARD,	WM. H. WALLACE,	CROWELL HADDEN,
GEO. M. COIT,	WALTER S. BREWSTER,	FELIX CAMPBELL,
GEO. H. SOUTHARD	ETHAN ALLEN DOTY,	JAMES R. COWING.

FINANCIAL.  
RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Washington Water Power 1st...	\$2,000 00	\$2,000 00	\$2,000 00	
Edison Elec. Ill. Co., Spokane, 1st	8,000 00	8,000 00	7,800 00	
Hecker-Jones-Jewell Mill. Co. 1st	7,000 00	6,790 00	7,210 00	
Hecker-Jones-Jewell Milling Co. preferred stock .....	3,000 00	1,800 00	2,880 00	
Consolidated Gas Co., N. Y., stk	10,000 00	17,800 00	18,464 53	
Brooklyn City R. stock .. ....	4,000 00	7,840 00	7,840 00	
Del., Lack. & Western R.R. stk	5,000 00	7,800 00	7,989 90	
	\$39,000 00	\$52,030 00	\$54,184 45	\$54,184 45
Vaults and safes, cost, \$51,671.07; estimated present value ...				51,671 07
Furniture and fixtures, cost, \$3,670.79; estimated present value				3,670 79
Cash on deposit with banks or other moneyed institutions.....				2,192 30
				\$111,718 61

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	11,718 61
	\$111,718 61

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$6,809 17
From rent of safes .....	12,618 54
From storage of valuables, the safety of which is guaranteed by the company.....	2,125 98

THE GARFIELD SAFE DEPOSIT COMPANY.

505

From warehouse storage. ....	\$42 50
From interest on loans, deposits and investments.....	2,821 50
From stocks sold, par value, \$132,000; amount received therefor.....	144,624 78
	<u>\$169,042 42</u>

PAYMENTS.

For dividends to shareholders... ..	\$2,000 00
For expenses, viz.:	
Salaries.....	\$4,224 00
Rent of building.....	5,000 00
	<u>9,224 00</u>
Other payments, viz.:	
Stationery.....	\$177 25
Advertising .....	112 72
Expenses.....	1,822 65
Vaults.....	22 80
	<u>2,185 42</u>
Stocks bought, par value, \$136,000..... ..	158,490 70
Cash on hand and in banks or other moneyed institutions, De- cember 31, 1897, after transactions of the day.....	2,192 80
	<u>\$169,042 42</u>

THE GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY.

[75 and 77 West Twenty-third street; incorporated 1888.]

JAMES McCUTCHEON, President.

H. H. BROCKWAY, Treasurer.

DIRECTORS.

BENJAMIN ALTMAN,  
H. H. BROCKWAY,  
ADOLPHO H. FISCHER,  
HIRAM HITCHCOCK,

L. A. BEVIN,  
ROBERT DUNLAP,  
W. H. GELSHENEN,  
FRANK R. LAWRENCE,  
JAMES F. SUTTON,

JAMES H. BRESLIN,  
SILAS B. DUTCHER,  
EDWARD HOLBROOK,  
JAMES McCUTCHEON.

FINANCIAL.

RESOURCES.

Real estate, cost, \$63,776.95; estimated present value.....	\$63,776 95
Vaults and safes, cost, \$90,073.06; estimated present value....	90,073 06
Furniture and fixtures, cost, \$9,560.07; estimated present value	9,560 07
Cash on deposit with banks or other moneyed institutions....	12,080 99
Cash on hand .....	67 96
Safe rentals due and accrued .....	2,073 65
Silver storage due and accrued ... ..	8,371 18
Warehouse storage due and accrued ....	5,674 32
Amount of assets not included under any of the above heads, viz.: Rent accrued on rooms sublet to Garfield National Bank	1,338 38
	<u>\$187,961 46</u>

LIABILITIES.

Capital stock paid in, in cash ... ..	\$150,000 00
Expenses incurred but unpaid .....	2,669 00
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued .....	\$600 00
Salaries accrued .....	106 00
	<u>706 00</u>
Excess of assets over liabilities.....	84,586 46
	<u>\$187,961 46</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$12,750 92
From rent of that portion of the building not occupied by the company.....	8,000 00
From rent of safes.....	28,051 29
From storage of valuables, the safety of which is guaranteed by the company .....	13,725 52
From silver storage.....	
From warehouse storage.....	
From all other sources, viz.: Sundries .....	808 33
	<u>\$62,886 06</u>

PAYMENTS.

For dividends to shareholders.....	\$16,500 00
For expenses, viz.: Salaries .....	\$11,826 46
Taxes .....	1,951 05
Rent of building .....	15,000 00
Other expenses.....	5,459 60
	<u>84,237 11</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	12,098 95
	<u>\$62,886 06</u>

THE LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[32 and 38 East Forty-second street ; Incorporated 1881.]

THOMAS L. JAMES, President.

JOHN R. VAN WORMER, Secretary.

DIRECTORS.

THOMAS L. JAMES,  
NOAH DAVIS,  
WM. SEWARD WEBB,  
HARVEY P. FARRINGTON,

ALFRED VAN SANTVOORD, WM. R. GRACE,  
MATTHEW C. D. BORDEN, FRED'K W. VANDERBILT,  
H. WALTER WEBB,  
PERCIVAL KUENE  
JAMES D. LAYNG.

FINANCIAL.

RESOURCES.

Real estate, cost, \$1,750,569.46 ; estimated present value.....	\$1,750,569 46
Vaults and safes, cost, \$77,151.64 ; estimated present value ...	77,151 64
Furniture and fixtures, cost, \$5,000 ; estimated present value..	5,000 00
Cash on deposit with banks or other moneyed institutions.....	10,911 29
Safe rentals due and accrued.....	5,183 00
Silver storage due and accrued ...	2,515 77
Warehouse storage due and accrued.....	76,885 43
Tin boxes on hand.....	4,500 00
Amount of assets not included under any of the above heads, viz.: Supplies on hand.....	\$4,421 96
Amount due from customers, account charges advanced	1,682 98
	<u>6,104 94</u>
	<u>\$1,988,820 53</u>

## LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Loans secured by bond and mortgage ..	800,000 00
Other loans.....	18,000 00
Interest due and accrued on loans.....	8,833 83
Expenses incurred but unpaid....	2,141 10
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.....	1,750 00
Excess of assets over liabilities.....	118,096 10
	<hr/>
	\$1,988,820 53
	<hr/> <hr/>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day .....	\$17,491 07
From rent of that portion of the building not occupied by the company .....	88,698 64
From rent of safes.....	46,598 12
From storage of valuables, the safety of which is guaranteed by the company .....	22,902 58
From warehouse storage. ....	105,208 27
From interest on loans, deposits and investments.....	7 80
From all other sources, viz.:	
Loans from Lincoln National Bank .....	\$174,000 00
Loans from New York Life Insurance and Trust Co.....	150,000 00
From customers' accounts, charges advanced.....	8,280 14
	<hr/>
	827,280 14
	<hr/>
	\$558,186 12
	<hr/> <hr/>

## PAYMENTS.

For loans paid.....	\$216,000 00
For interest on bonds, loans and mortgages.....	80,898 03
For dividends to shareholders .....	70,000 00
For expenses, viz.:	
Salaries .....	\$61,423 79
Taxes and repairs on building.....	26,942 09
Other expenses .....	30,252 11
	<hr/>
	118,617 99
Other payments, viz.:	
For customers' account. charges advanced .....	\$8,658 01
For construction of 51 and 53 E. 41st street.....	94,217 40
For construction of cold storage plant.....	9,383 40
	<hr/>
	107,258 81
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	10,911 29
	<hr/>
	\$558,186 12
	<hr/> <hr/>

LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN.

[Corner Clinton and Fulton streets ; Incorporated 1867.]

CLEMENT LOCKITT, President.

THEODORE B. LOTT, Secretary.

DIRECTORS.

CLEMENT LOCKITT,  
DANIEL D. WHITNEY,  
HENRY K. SHELDON,  
ROBERT LEFFERTS,  
JOHN BUNCE,  
THOMAS H. MESSENGER,  
JOHN FRENCH,  
TIMOTHY HOGAN,  
STEPHEN VALENTINE,

WILLIAM M. VAN ANDEN,  
EDWARD D. WHITE,  
GEORGE W. BERGEN,  
JOHN DITMAS, Jr.,  
DESMOND DUNNE,  
HENRY E. HUTCHINSON,  
JOHN J. BARNIER,  
CHARLES T. CORWIN,

THOMAS EVERIT,  
JAMES M. FULLER,  
VAN BRUNT BERGEN,  
BENJAMIN L. HICKS,  
CHARLES E. TEALE,  
MATHEW DEAN,  
THOMAS CLARK, Jr.,  
ALFRED G. LOCKITT,  
C. R. HETFIELD.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
Brooklyn bonds .....	\$20,000 00	\$20,000 00	\$20,000 00	
United States reg. bonds .....	12,000 00	18,500 00	18,500 00	
United States reg. bonds .....	7,000 00	8,960 00	8,155 00	
	<u>\$39,000 00</u>	<u>\$42,460 00</u>	<u>\$41,715 00</u>	\$41,715 00
Real estate, cost, \$47,940.95; estimated present value.....				40,000 00
Safes, furniture and fixtures, cost, \$25,600; estimated present value .....				25,600 00
Cash on deposit with banks or other moneyed institutions.....				4,491 72
				<u>\$111,806 72</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	11,806 72
	<u>\$111,806 72</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$2,479 09
From rent of safes .....	11,814 09
From storage of valuables, the safety of which is guaranteed by the company.....	1,884 00
From interest on loans, deposits and investments.....	1,455 79
	<u>\$17,182 97</u>

PAYMENTS.

For dividends to shareholders.....	\$4,000 00
For expenses, viz.:	
Salaries .....	\$4,790 00
Taxes and repairs on building.....	1,081 45
Rent of building.....	1,875 00
	<u>7,746 45</u>
Other payments, viz.:	
Advertising .....	\$124 71
Disbursements .....	770 09
	<u>894 80</u>
Cash on hand and in banks or other moneyed institutions December 31, 1897, after transactions of the day.....	4,491 72
	<u>\$17,182 97</u>

THE MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[120 Broadway ; Incorporated 1875.]

LYMAN RHOADES, President.

GEORGE BOSCAWEN, Treasurer.

DIRECTORS.

HENRY B. HYDE,  
WM. H. McINTYRE,

WILLIAM ALEXANDER,  
THOMAS D. JORDAN,  
LYMAN RHOADES,

LOUIS FITZGERALD,  
JAMES H. HYDE.

FINANCIAL.  
RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
New York city schoolhouse ....	\$100,000 00	\$100,000 00	\$98,402 50
New York city add. water stk..	200,000 00	200,000 00	195,250 00
Central of Georgia Ry.....	100,000 00	84,638 47	84,638 47
	<u>\$400,000 00</u>	<u>\$384,638 47</u>	<u>\$378,350 97</u>

Loans on collaterals and personal securities .....	\$378,850 97
Cash on deposit with banks or other moneyed institutions.....	5,802 60
Cash on hand.....	1,053 25
Safe rentals due and accrued .....	1,449 32
Silver storage due and accrued.....	10,447 25
Amount of assets not included under any of the above heads, viz.:	1,884 14

Interest due and accrued.....	\$2,000 00
Mercantile Electric Co.....	1,888 05
Business and good will.....	200,000 00
	<u>203,888 05</u>
	<u>\$602,825 58</u>

LIABILITIES.

Capital stock paid in, in cash .....	\$300,000 00
Other loans.....	277,638 47
Expenses incurred but unpaid.....	1,000 00
Excess of assets over liabilities .....	24,187 11
	<u>\$602,825 58</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day.....	\$3,162 01
From rent of that portion of the building not occupied by the company.....	12,050 00
From rent of safes....	139,604 13
From storage of valuables, the safety of which is guaranteed by the company .....	4,218 10
From silver storage.....	757 34
From interest on loans, deposits and investments .....	2,785 92
From loans.....	3,000 00
From all other sources, viz.:	
Vaults .....	\$25,485 05
Special deposits.....	3,791 74
	<u>29,276 79</u>
	<u>\$194,854 29</u>

## PAYMENTS.

For dividends to shareholders.....		\$94,500 00
For expenses, viz.:		
Salaries .....	\$38,325 17	
Rent of building.....	44,645 40	
Other expenses.....	14,881 15	
		97,851 73
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....		2,502 57
		<u>\$194,854 29</u>

## MERCHANTS' SAFE DEPOSIT COMPANY, NEW YORK CITY.

[260 West Broadway; chartered 1897.]

WILLIS S. PAINE, President.

ALLAN MACNAUGHTAN, Treasurer.

## DIRECTORS.

ETHAN ALLEN,  
NORMAN S. DIKE,  
OLIN D. GRAY,  
CHARLES W. IDE,

DAVID M. LOOK,  
JAMES MACNAUGHTAN,  
ALLAN MACNAUGHTAN,

J. MAUS SCHERMERHORN,  
WILLIS S. PAINE,  
WILLIAM STURSBURG,  
DAVID S. WALTON.

FINANCIAL.  
RESOURCES.

Vaults and safes .....	\$66,623 59
Furniture and fixtures.....	7,895 50
Cash on hand and on deposit with banks or other moneyed institutions.....	17,427 47
Safe rentals due and accrued.....	100 00
Silver storage due and accrued.....	20 00
Tin boxes on hand.....	1,478 85
Amount of assets not included under any of the above heads, viz.:	
Interest due and accrued on deposit account.....	\$160 60
Deficit dating from organization.....	6,794 49
	<u>6,955 09</u>
	<u>\$100,000 00</u>

## LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
	<u>\$100,000 00</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

## RECEIPTS.

Cash on hand and in banks or other moneyed institutions, Jan- uary 1, 1897, before transactions of the day.....	\$1,250 63
From rent of that portion of the building not occupied by the company.....	1,100 00
From rent of safes.....	4,728 81
From silver storage.....	125 30
From interest on loans, deposits and investments.....	1,023 36
From stocks sold .....	23,470 50
	<u>\$31,697 60</u>

PAYMENTS.

For expenses, viz.:

Salaries .....	\$5,684 23	
Taxes and repairs on building.....	1,220 71	
Rent of building.....	5,000 04	
Other expenses.....	1,841 54	
		\$18,196 52
Other payments, viz.: Vaults and safes, furniture and fixtures, and tin boxes.....		1,078 61
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day ... ..		17,427 47
		\$81,697 60

METROPOLITAN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[3 East Fourteenth street ; Incorporated 1896.]

GEORGE WILCOX, President.		SAMUEL R. SMITH, Treasurer
DIRECTORS.		
GEORGE WILCOX, SAMUEL R. SMITH,	GEORGE W. MILLARD,	EDWARD A. LOVELL, GEO. H. STOUTENBURGH.

FINANCIAL.  
RESOURCES.

Real estate.....	}	\$175,000 00
Vaults and safes....		
Furniture and fixtures .....		
Cash on deposit with banks or other moneyed institutions.....		1,149 80
Cash on hand.....		184 27
Safe rentals due and accrued.....		4,664 82
Silver storage and warehouse storage due and accrued....		4,001 08
Amount of assets not included under any of the above heads, viz.:		
Rents (building) due and accrued.....		\$302 50
Supplies on hand.....		125 00
		427 50
		\$185,376 97

LIABILITIES.

Capital stock paid in, in cash .....	\$100,000 00
Loans secured by bond and mortgage .....	75,000 00
Interest accrued on loans .....	650 00
Expenses incurred but unpaid .....	153 65
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.....	\$1,690 00
Salaries accrued .....	625 00
Ground rent accrued....	916 66
	2,221 66
Excess of assets over liabilities.....	7,351 66
	\$185,376 97

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day .....	\$736 53
From rent of that portion of the building not occupied by the company .....	16,014 49
From rent of safes....	7,576 50
From storage of valuables, the safety of which is guaranteed by the company, from silver storage, and from warehouse storage.....	2,680 77



From all other sources, viz.:

Expense .....	\$76 27	
Drayage collected.....	85 00	
		<u>\$161 27</u>
		<u><u>\$27,169 56</u></u>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$4,550 00
For dividends toshareholders .....	2,000 00
For expenses, viz.:	
Salaries .....	\$7,417 92
Taxes and repairs on building.....	2,526 68
Ground rent .....	5,500 00
Other expenses .....	1,170 08
	<u>16,614 68</u>
Other payments, viz : Drayage, insurance, coal, commissions, advertising, etc. ....	2,721 86
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	1,283 57
	<u><u>\$27,169 56</u></u>

NATIONAL SAFE DEPOSIT COMPANY OF NEW YORK.

[82 Liberty street; Incorporated 1894.]

JAMES C. HOLDEN, President.

J. LYNCH PENDERGAST, Secretary.

DIRECTORS.

JOHN W. AUCHINCLOSS,  
JOHN A. FONDA,

JAMES C. HOLDEN,  
FREDERICK O. BARTON,  
ISAAC F. LLOYD,

THEODORE W. MORRIS,  
B. AYMAR SANDS.

FINANCIAL.

RESOURCES.

Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.	
N. Y. city add. water stock....	\$100,000 00	\$100,000 00	\$99,750 00	
Bank of the Manhattan Co. . . .	3,500 00	8,050 00	6,510 00	
Pittsburgh, Ft. Wayne & Chi..	5,000 00	8,425 00	8,141 25	
Morris & Essex R. R. Co.....	5,000 00	8,400 00	8,145 56	
Rens. & Saratoga R. R. Co ....	5,600 00	10,080 00	10,165 68	
Chi., Mil. & St. Paul pfd.....	7,000 00	9,975 00	8,727 50	
N. Y., N. H. & Hartford R. R.	5,000 00	9,175 00	9,185 69	
Chi. & North Western pfd.....	5,000 00	8,125 00	7,368 83	
Chi., Mil. & St. Paul com ....	10,000 00	9,450 00	8,646 95	
Pennsylvania R. R. Co.....	9,000 00	10,305 00	9,596 25	
Michigan Central .....	5,000 00	5,000 00	4,843 80	
Sixth Avenue R. R. Co .....	5,000 00	9,500 00	9,425 00	
Chi., Rock Isl. & Pacific.....	10,000 00	8,975 00	9,379 72	
Consolidated Gas .....	5,000 00	8,8 0 00	9,626 25	
	<u>\$190,100 00</u>	<u>\$214,310 00</u>	<u>\$209,511 92</u>	
Cash on deposit with banks or other moneyed institutions.....				2,540 76
Cash on hand.....				284 24
Safe rentals due and accrued.....				1,579 01
Silver storage due and accrued.....				59 61
Warehouse storage due and accrued...				148 67
Amount of assets not included under any of the above heads, viz.:				
Accrued interest on stocks and bonds .....			\$2,109 00	
Burglar alarm service due and unpaid.....			759 84	
				<u>2,868 84</u>
				<u><u>\$216,988 05</u></u>

LIABILITIES.

Capital stock paid in, in cash.....	\$200,000 00
Expenses incurred but unpaid.....	1,989 83
Other liabilities not included under any of the above heads, viz.: Safe rentals paid in advance. ....	258 00
Excess of assets over liabilities... ..	14,745 72
	<u>\$216,998 05</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day .....	\$1,328 58
From rent of safes .....	21,842 41
From storage of valuables, the safety of which is guaranteed by the company, from silver storage and from warehouse storage.....	1,229 43
From interest on loans, deposits and investments.....	8,280 76
From all other sources, viz.: Burglar alarm service ... ..	\$8,299 04
Securities so.d.....	19,131 25
	<u>27,430 29</u>
	<u>\$60,111 47</u>

PAYMENTS.

For expenses, viz.: Salaries.....	\$17,481 53
Rent of building.....	10,000 00
Other expenses .....	4,661 19
	<u>\$32,142 72</u>
Other payments, viz.: Securities bought.....	\$24,894 14
Accrued interest on above.....	259 61
	<u>25,143 75</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day .....	2,825 00
	<u>\$60,111 47</u>

THE NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY.

[Corner Whitehall and Stone streets; Incorporated 1883.]

JAMES McGEE, President. SAMUEL G. BAYNE, Treasurer.

DIRECTORS.

JAMES McGEE, SAMUEL JACOBY, R. H. LAMBEER, JOHN SINCLAIR,	ALEXANDER E. ORR, E. M. VAN TASSEL, GUSTAV H. SCHWAB, WM. A. NASH, ALFRED M. HOYT,	FORREST H. PARKER, S. G. BAYNE, THOMAS A. MCINTYRE, WM. H. PEARSON.
--	--	--

FINANCIAL.  
RESOURCES.

Stock and bond investments, viz.: Stocks and bonds.	Par value.	Estimated market value.	Book value.	
New York city aqueduct .....	\$10,000 00	\$10,000 00	\$10,000 00	
New York city bridge, gold.....	24,000 00	25,200 00	24,560 00	
	<u>\$34,000 00</u>	<u>\$35,200 00</u>	<u>\$34,560 00</u>	\$34,560 00
Buildings and safes, cost, \$86,250.81; estimated present value....				86,250 81
Furniture and fixtures, cost, \$39,147.72; estimated present value				37,859 34
Cash on deposit with banks or other moneyed institutions.....				1,447 58
Cash on hand.....				152 60

Amount of assets not included under any of the above heads, viz.: Certificate of membership New York Produce Exchange, market value.....		\$150 00
		<u>\$160,419 73</u>
LIABILITIES.		
Capital stock paid in, in cash.....		\$150,000 00
Expenses incurred but unpaid.....		1,416 67
Other liabilities not included under any of the above heads, viz.: Unpaid dividends.....		152 50
Excess of assets over liabilities.....		8,850 56
		<u>\$160,419 73</u>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.	
Cash on hand and in banks or other moneyed institutions, January 1, 1897, before transactions of the day .....	\$2,886 07
From rent of safes.....	26,804 23
From storage of valuables, the safety of which is guaranteed by the company .....	874 25
From warehouse storage.....	9,724 68
From interest on loans, deposits and investments .....	1,479 73
From all other sources, viz.:	
Lost keys.....	\$21 25
Key deposits .....	146 00
Return commission.....	30 00
	<u>197 25</u>
	<u>\$40,966 20</u>

PAYMENTS.	
For dividends to shareholders.....	\$15,000 00
For expenses, viz.:	
Salaries .....	\$10,692 67
Taxes and repairs on building.....	1,718 47
Rent of building .....	7,500 00
Other expenses.....	2,953 13
	<u>22,859 27</u>
Other payments, viz.:	
Construction .....	\$585 40
Bonds .....	1,073 95
	<u>1,659 35</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	1,447 53
	<u>\$40,966 20</u>

QUEENS COUNTY SAFE DEPOSIT COMPANY, LONG ISLAND CITY.

[First street and Borden avenue ; chartered 1897.]

W. F. HAVEMEYER, President.		WALTER E. FREW, Treasurer.
DIRECTORS.		
WILLIAM F. HAVEMEYER,	EMIL CALMAN,	JOS. S. AUERBACH,
H. K. KNAPP,	S. K. de FOREST,	GARRET J. GARRETSON,
EMANUEL LEHMAN,	JOHN B. WOODRUFF,	JAMES R. WILLETS,
SHEPHERD KNAPP,		WALTER E. FREW.

FINANCIAL RESOURCES.	
Vaults and safes, cost, \$10,411.64; estimated present value.....	\$10,411 64
Cash on deposit with banks or other moneyed institutions ....	401 81
	<u>\$10,813 45</u>

# SAFE DEPOSIT COMPANY OF NEW YORK.

515

## LIABILITIES.

Capital stock paid in, in cash .....	\$10,000 00
Excess of assets over liabilities .....	818 45
	<u>\$10,818 45</u>

## CASH TRANSACTIONS DURING THE YEAR 1897.

### RECEIPTS.

From rent of safes.....	\$486 25
From storage of valuables, the safety of which is guaranteed by the company .....	7 00
From stocks sold, par value, \$9,000; amount received therefor...	9,705 68
From all other sources, viz.: Capital paid in.....	10,000 00
	<u>\$20,148 98</u>

### PAYMENTS.

#### For expenses, viz.:

Salaries.....	\$87 50
Other expenses .....	292 98
	<u>\$380 48</u>

#### Other payments, viz.:

Vault.....	\$10,411 64
Purchase of bonds .....	9,005 00
	<u>19,416 64</u>

Cash on hand or in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	401 81
	<u>\$20,148 98</u>

## SAFE DEPOSIT COMPANY OF NEW YORK, NEW YORK CITY.

[140 Broadway ; Incorporated 1861.]

FRANCIS M. JENCKS, President.

GEORGE M. VOSE, Secretary.

### DIRECTORS.

JOSEPH I. BICKNELL,  
JOHN F. HALSTED,  
DANIEL F. APPLETON,  
A. D. HOPE,

CHARLES T. BARNEY,  
WILLIAM H. HOLLISTER,  
GEORGE H. VOSE,  
JOSEPH T. LOW,  
FRANCIS M. JENCKS,

JOHN L. BREWSTER,  
PETER B. WYCKOFF,  
WILLIAM N. CRANE,  
FREDERICK B. SCHENCK,

### FINANCIAL.

#### RESOURCES.

#### Stock and bond investments, viz.:

<i>Stocks and bonds.</i>	Par value.	Estimated market value.	Book value.
600 shares N. Y., Lack. & West	\$60,000 00	.....	\$66,000 00
200 shares Morris and Essex...	10,000 00	.....	12,412 50
100 shares Rome, Watertown & O	10,000 00	.....	10,587 50
100 shares Rome, Watertown & O	10,000 00	.....	10,900 00
New York city .....	20,000 00	.....	20,000 00
New York city.....	80,000 00	.....	82,325 00
New York city.....	61,000 00	.....	61,000 00
United States.....	40,000 00	.....	40,000 00
United States .....	123,000 00	.....	133,455 00
150 shares Beech Creek .....	10,000 00	.....	7,402 50
50 shares Beech Creek .....			2,500 00
	<u>\$374,000 00</u>	<u>.....</u>	<u>\$396,642 50</u>
			<u>\$396,642 50</u>

Cash on deposit with banks or other moneyed institutions.....	\$9,666 89
Cash on hand .....	1,650 71
Tin boxes on hand.....	85 66
	<hr/>
	\$407,995 26
	<hr/>

LIABILITIES.

Capital stock paid in, in cash.....	\$283,800 00
Other liabilities not included under any of the above heads, viz.: Rents and taxes.....	1,938 55
Excess of assets over liabilities.....	122,756 71
	<hr/>
	\$407,995 26
	<hr/>

CASH TRANSACTIONS DURING THE YEAR 1897.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, Jan- uary 1, 1897, before transactions of the day.....	\$4,865 79
From rent of safes.....	64,582 59
From silver storage.....	1,307 90
From sale of tin boxes for safes.....	94 50
From interest on loans, deposits and investments.....	15,751 04
From loans paid.....	438 00
	<hr/>
	\$87,089 82
	<hr/>

PAYMENTS.

For dividends to shareholders .....	\$22,664 00
For expenses, viz.:	
Salaries .....	\$21,981 97
Other expenses.....	24,748 98
	<hr/>
	46,680 95
Other payments, viz.:	
Advertising.....	\$651 50
Two months' rent and taxes.....	4,500 00
Interest .....	6 85
Tin boxes .....	92 90
Iron guards and painting.....	723 75
Office improvement.....	83 87
Safe.....	320 00
	<hr/>
	6,877 77
Cash on hand and in banks or other moneyed institutions, December 31, 1897, after transactions of the day.....	11,817 10
	<hr/>
	\$87,089 82
	<hr/>

*Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of July 1, 1897.*

NAMES.	RESOURCES.						
	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collaterals.	Cash deposited.	Cash on hand.
Albany Safe Deposit and Storage Company, Albany.....	.....	\$51,550 79	\$32,245 20	\$6,089 48	.....	\$6,056 12	\$116 15
American Safe Deposit Company, New York city.....	.....	\$301,000 00	.....	.....	.....	4,357 15	135 77
Bankers' Safe Deposit Company, New York city.....	\$61,084 84	.....	59,872 14	200 00	.....	10,064 44	.....
Binghamton Safe Deposit Company, Binghamton *.....	.....	.....	.....	.....	.....	.....	.....
Brooklyn City Safe Deposit Company, Brooklyn.....	.....	210,000 00	9,495 00	.....	.....	3,721 25	190 56
Central Park Safe Deposit Company, New York city.....	100,500 00	.....	.....	.....	.....	258 92	5 17
Colonial Safe Deposit Company, New York city.....	.....	.....	.....	.....	.....	.....	.....
Fifth Avenue Safe Deposit Company, New York city.....	55,185 00	.....	45,500 00	.....	.....	7,135 34	.....
Franklin Safe Deposit Company, Brooklyn.....	45,608 75	.....	51,671 07	8,670 79	.....	8,933 61	.....
Garfield Safe Deposit Company, New York city.....	.....	63,776 95	90,073 06	9,500 07	.....	12,653 99	231 73
Lincoln Safe Deposit Company, New York city.....	.....	1,738,282 71	77,151 64	4,800 00	.....	6,369 24	.....
Long Island Safe Deposit Company, Brooklyn.....	42,190 00	40,000 00	.....	25,000 00	\$5,802 60	4,977 96	.....
Mercantile Safe Deposit Company, New York city.....	293,712 50	.....	66,628 59	7,214 31	.....	1,870 10	2,048 97
Merchants' Safe Deposit Company, New York city.....	8,550 00	.....	.....	.....	.....	12,599 27	.....
Metropolitan Safe Deposit Company, New York city.....	.....	\$175,000 00	.....	.....	.....	1,204 96	.....
National Safe Deposit Company, New York city.....	200,522 79	.....	.....	.....	.....	6,382 14	200 09
New York Produce Exchange Safe Deposit and Storage Company, New York city.....	34,500 00	.....	88,664 91	87,905 24	.....	9,604 69	.....
Queens County Safe Deposit Company, Long Island City.....	9,360 00	.....	.....	.....	.....	979 50	.....
Safe Deposit Company of New York, New York city.....	306,642 50	.....	.....	.....	.....	12,274 16	1,696 17
Totals..	\$1,247,916 38	\$2,578,560 45	\$518,796 61	\$95,129 89	\$5,802 60	\$109,682 84	\$4,625 21

\* Closed.

† Has not yet begun business.

‡ Includes vaults, safes and furniture.

*Statement of the Condition of the Safe Deposit Companies of the State of New York — (Continued).*

NAMES.	REMOUNDS.					Total resources.
	Safe rentals.	Silver storage.	Warehouse storage.	Tin boxes.	Other assets.	
Albany Safe Deposit and Storage Company, Albany	\$115.50	\$609.15	\$1,483.25	.....	\$774.05	\$2,972.95
American Safe Deposit Company, New York city	1,346.00	2,339.50	.....	.....	8,443.00	113,127.43
Bankers' Safe Deposit Company, New York city	.....	.....	.....	.....	.....	131.21
Binghamton Safe Deposit Company, Binghamton*	.....	.....	.....	.....	.....	.....
Brooklyn City Safe Deposit Company, Brooklyn	1,822.17	1,100.65	.....	.....	1,623.96	226,471.96
Brooklyn Turk safe Deposit Company, New York city.	673.50	1,180.65	.....	.....	1,520.00	109,119.24
Central safe deposit Company, New York city.	.....	.....	.....	.....	.....	.....
Colonial safe deposit Company, New York city.	.....	.....	.....	.....	.....	.....
Fifth Avenue Safe Deposit Company, New York city.	.....	.....	.....	.....	.....	.....
Franklin Safe Deposit Company, Brooklyn	.....	.....	.....	.....	.....	.....
Harfield Safe Deposit Company, New York city.	2,727.28	3,368.65	1,523.77	.....	1,579.73	109,944.27
International Safe Deposit Company, New York city.	5,719.50	5,050.65	78,250.66	.....	1,463.00	1,824,586.77
Long Island Safe Deposit Company, Brooklyn	.....	.....	.....	.....	.....	.....
Long Island Safe Deposit Company, Brooklyn	.....	.....	.....	.....	.....	.....
Manhattan Safe Deposit Company, New York city	10,684.25	1,531.62	.....	.....	20,263.69	620,835.66
Merchants Safe Deposit Company, New York city	.....	80.00	.....	.....	5,905.33	200,000.00
Metropolitan Safe Deposit Company, New York city	665.00	1,045.00	.....	.....	.....	200,815.30
National Safe Deposit Company, New York city	8,000.24	.....	.....	1,463.40	.....	200,815.30
New York Produce Exchange Safe Deposit and Storage Company, New York city.	1,367.88	.....	160.67	.....	2,801.47	21,410.74
Queens County Safe Deposit Company, Long Island City.	.....	.....	.....	.....	200.00	168,024.94
Safe Deposit Company of New York, New York city.	.....	.....	.....	45.16	.....	10,899.50
Totals	\$28,714.23	\$15,261.67	\$84,457.61	\$6,037.74	\$282,309.66	\$4,927,124.40

**\* Closed.**

**Has not yet begun business.**

Statement of the Condition of the Safe Deposit Companies of the State of New York — (Concluded).

NAMES	LIABILITIES								
	Capital.	Excess of assets over liabilities	Bonds outstanding.	Loans secured by bond and mortgage.	Other loans.	Interest due and accrued on loans.	Expenses.	Other liabilities	Total liabilities.
Albany Safe Deposit and Storage Company, Albany	\$21,000 00	\$9,218 69							\$99,218 69
American Safe Deposit Company, New York city	201,000 00	11,459 44	\$100,000 00			\$250 00	\$229 65	\$83 83	\$102,031 42
Bakers' Safe Deposit Company, New York city	100,000 00	31,221 43							131,221 43
Binghamton Safe Deposit Company, Binghamton*									
Brooklyn City Safe Deposit Company, Brooklyn	100,000 00	62,905 29							239,471 96
Central Park Safe Deposit Company, New York city	100,000 00	8,522 12		\$65,000 00		306 67		10,300 00	107,186 24
Easton Safe Deposit Company, New York city	100,000 00	2,887 00							107,887 00
Franklin Safe Deposit Company, New York city	100,000 00	9,944 21							107,944 21
Garfield Safe Deposit Company, New York city	150,000 00	38,840 68							187,975 29
Lincoln Safe Deposit Company, New York city	1,000,000 00	108,579 30		650,000 00	\$168,000 00	8,483 83	8,105 30	11,259 08	1,826,368 77
Long Island Safe Deposit Company, New York city	100,000 00	12,677 96							112,777 96
Mechanics' Safe Deposit Company, New York city	250,000 00	26,882 13			194,000 00				627,882 13
Mercantile Safe Deposit Company, New York city	100,000 00	5,863 20		75,000 00					180,000 00
Metropolitan Safe Deposit Company, New York city	100,000 00	9,552 84							180,913 20
National Safe Deposit Company, New York city	200,000 00	10,540 67							211,410 14
New York Produce Exchange Safe Deposit and Storage Company, New York city	150,000 00	10,540 67							160,000 00
Queens County Safe Deposit Co., Long Island City	10,000 00	128,725 96					1,416 67	67 50	160,934 04
Safe Deposit Company of New York, New York city	835,300 00	\$471,770 80	\$100,000 00	\$750,000 00	\$347,000 00	\$4,050 00	\$9,074 30	\$31,979 30	\$4,827,134 40
Totals	\$8,183,300								

\* Closed.

† Has not yet begun business.



*Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of January 1, 1898.*

NAMES.	RESOURCES.					
	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collateral.	Cash deposited.
Albany Safe Deposit and Storage Company, Albany.	.....	\$31,300 79	\$32,245 20	\$4,063 40	.....	\$5,032 67
American Safe Deposit Company, New York.	.....	80,000 00	59,872 14	260 00	.....	3,213 71
Bankers' Safe Deposit Company, New York.	\$62,447 84	210,000 00	3,195 00	.....	.....	1,593 75
Brooklyn Safe Deposit Company, Brooklyn.	.....	.....	.....	.....	.....	423 63
Central Park Safe Deposit Company, New York.	103,000 00	.....	.....	.....	.....	453 11
Colonial Safe Deposit Company, New York.	.....	.....	44,000 56	.....	.....	8,380 19
Fifth Avenue Safe Deposit Company, New York.	35,944 31	.....	44,000 01	.....	.....	2,392 89
Franklin Safe Deposit Company, Brooklyn.	54,194 45	.....	51,871 07	3,670 79	.....	12,023 99
Garfield Safe Deposit Company, New York.	.....	68,718 93	90,073 08	9,000 07	.....	10,011 29
Lincoln Safe Deposit Company, New York.	1,780,599 46	46,000 00	77,151 64	8,000 00	.....	4,401 72
Long Island Safe Deposit Company, Brooklyn.	41,715 00	.....	.....	25,000 00	.....	1,400 23
Long Island Safe Deposit Company, New York.	324,350 97	.....	.....	.....	\$5,805 00	1,400 23
Merchant's Safe Deposit Company, New York.	.....	.....	66,628 39	7,500 50	.....	1,400 23
Metropolitan Safe Deposit Company, New York.	.....	175,000 00	.....	.....	.....	1,400 23
National Safe Deposit Company, New York.	350,511 92	.....	.....	.....	.....	1,400 23
New York Produce Exchange Safe Deposit and Storage Company, New York.	.....	.....	.....	.....	.....	1,400 23
Queens County Safe Deposit Company, Long Island City.	94,560 00	.....	66,230 31	37,909 34	.....	1,447 56
Safe Deposit Company of New York, New York.	366,642 50	.....	10,411 64	.....	.....	4,011 61
<b>Total.</b>	<b>\$1,342,366 49</b>	<b>\$2,593,067 20</b>	<b>\$500,024 21</b>	<b>\$60,373 16</b>	<b>\$5,805 00</b>	<b>\$90,836 08</b>
						<b>\$4,009 11</b>

Statement of the Condition of the Safe Deposit Companies of the State of New York—(Continued).

NAMES.	RESOURCES.						LIABILITIES.	
	Safe rentals.	Silver storage.	Warehouse storage.	Tin boxes.	Other assets.	Total resources.	Capital.	Excess of assets over liabilities.
Albany Safe Deposit and Storage Company, Albany.....	\$383.53	\$507.20	\$796.73	.....	\$332.50	\$965,999.40	\$50,000.00	\$6,999.40
American Safe Deposit Company, New York.....	1,829.00	2,384.00	.....	.....	3,384.66	334,487.12	200,000.00	7,616.11
Bankers' Safe Deposit Company, New York.....	.....	.....	.....	.....	.....	125,733.19	100,000.00	25,733.19
Brooklyn City Safe Deposit Company, Brooklyn.....	1,682.83	568.00	.....	.....	1,638.35	225,597.31	100,000.00	62,230.67
Central Park Safe Deposit Company, New York.....	1,852.77	.....	.....	.....	7,812.92	119,069.24	100,000.00	17,556.74
Colonial Safe Deposit Company, New York.....	.....	.....	.....	.....	66,906.33	100,000.00	100,000.00	.....
Fifth Avenue Safe Deposit Company, New York.....	.....	.....	.....	.....	.....	106,274.50	100,000.00	2,441.16
Franklin Safe Deposit Company, Brooklyn.....	.....	.....	.....	.....	.....	111,718.61	100,000.00	11,718.61
Garfield Safe Deposit Company, New York.....	2,073.65	8,371.13	5,674.32	.....	1,333.83	187,961.46	150,000.00	84,586.46
Lincoln Safe Deposit Company, New York.....	5,152.00	2,515.77	76,385.43	\$4,500.00	6,104.94	1,938,320.53	1,000,000.00	113,096.10
Long Island Safe Deposit Company, Brooklyn.....	.....	.....	.....	.....	.....	111,806.72	100,000.00	11,806.72
Mercantile Safe Deposit Company, New York.....	10,447.25	1,884.14	.....	.....	243,838.05	642,825.58	800,000.00	24,187.11
Merchants' Safe Deposit Company, New York.....	100.00	20.00	.....	1,478.35	6,955.09	100,000.00	100,000.00	.....
Metropolitan Safe Deposit Company, New York.....	4,641.82	4,001.08	.....	.....	427.50	185,376.97	100,000.00	7,351.66
National Safe Deposit Company, New York.....	1,579.01	59.61	148.67	.....	2,868.84	216,993.05	200,000.00	14,745.72
New York Produce Exchange Safe Deposit and Storage Com- pany, New York.....	.....	.....	.....	.....	150.00	160,419.73	150,000.00	8,850.56
Queens County Safe Deposit Company, Long Island City.....	.....	.....	.....	.....	.....	10,813.45	10,000.00	813.45
Safe Deposit Company of New York, New York.....	.....	.....	.....	35.66	.....	407,995.26	283,300.00	122,756.71
Totals.....	\$29,814.66	\$15,814.93	\$83,005.17	\$6,014.01	\$902,009.51	\$5,116,963.15	\$3,283,300.00	\$472,690.97

## Statement of the Condition of the Safe Deposit Companies of the State of New York -- (Concluded).

NAMES.	LIABILITIES.						
	Bonds outstanding.	Loans secured by bonds and mortgage.	Other loans.	Interest due and accrued on loans.	Expenses.	Other liabilities.	Total liabilities.
Albany Safe Deposit and Storage Company, Albany ..	\$100,000 00	.....	.....	\$250 00	\$487 66	\$63 23	\$98,989 40
American Safe Deposit Company, New York ..	.....	.....	.....	.....	.....	.....	399,457 12
Bankers' Safe Deposit Company, New York ..	.....	.....	.....	.....	.....	.....	125,723 16
Brooklyn City Safe Deposit Company, Brooklyn ..	.....	\$25,000 00	.....	966 67	.....	8,070 00	223,597 34
Central Park Safe Deposit Company, New York ..	.....	.....	.....	.....	.....	1,352 50	119,069 84
Colonial Safe Deposit Company, New York ..	.....	.....	.....	.....	.....	.....	100,040 00
Fifth Avenue Safe Deposit Company, New York ..	.....	.....	.....	.....	.....	3,837 84	101,718 81
Franklin Safe Deposit Company, New York ..	.....	.....	.....	.....	.....	.....	117,514 81
Grand Central Safe Deposit Company, New York ..	.....	.....	.....	.....	.....	.....	157,981 48
Lincoln Safe Deposit Company, New York ..	.....	800,000 00	\$19,000 00	3,235 35	2,141 10	1,750 00	1,939,520 53
Long Island Safe Deposit Company, Brooklyn ..	.....	.....	27,698 47	.....	1,000 00	.....	111,806 72
Mercantile Safe Deposit Company, New York ..	.....	.....	.....	.....	.....	.....	602,925 76
Merchant's Safe Deposit Company, New York ..	.....	75,000 00	.....	.....	.....	2,221 68	100,000 00
Metropolitan Safe Deposit Company, New York ..	.....	.....	.....	650 00	.....	.....	25,576 97
National Safe Deposit Company, New York ..	.....	.....	.....	.....	1,168 60	.....	100,000 00
New York Fire Insurance Company, New York ..	.....	.....	.....	.....	1,410 67	152 40	140,419 77
Old Colony Safe Deposit Company, Long Island City ..	.....	.....	.....	.....	.....	.....	10,813 45
Safe Deposit Company of New York, New York ..	.....	.....	.....	.....	.....	1,938 35	407,965 24
<b>Totals.....</b>	<b>\$100,000 00</b>	<b>\$990,000 00</b>	<b>\$295,698 47</b>	<b>\$4,600 00</b>	<b>\$6,157 45</b>	<b>\$30,275 88</b>	<b>\$5,116,892 15</b>

# INDEX.

---

## A.

	Page.
Aggregate resources and liabilities of safe deposit companies. . . .	14, 517-522
Aggregate resources and liabilities of savings banks.....	9, 270-285
Aggregate resources and liabilities of trust companies.....	17, 446-453
Albany City Savings Institution, The.....	87
examination of.....	291
Albany County Savings Bank .....	39
examination of .....	298
Albany Exchange Savings Bank.....	41
examination of.....	295
Albany Safe Deposit and Storage Company.. .....	497
Albany Savings Bank.....	48
American Deposit and Loan Company.....	385
examination of.....	457
American Safe Deposit Company, New York .....	498
American Savings Bank, The, New York.....	184
examination of.....	297
Amsterdam Savings Bank.....	182
Annual statements of safe deposit companies.....	517-522
Annual statements of savings banks.....	276-285
Annual statements of trust companies .....	446-453
Appendix.....	31-522
Atlantic Trust Company, New York.....	386
examination of.....	457
Auburn Savings Bank.....	57

## B.

Bankers' Safe Deposit Company, New York.....	499
Bank for Savings in the City of New York, The.....	186
Banks, closing (in liquidation)....	10
Banks failed, savings.....	10-11
Banks, savings, number of.....	5
Binghamton Safe Deposit Company .....	18
Binghamton Savings Bank, The.....	54

	Page.
Binghamton Trust Company .....	387
examination of. ....	459
Bowery Savings Bank, The, New York .....	138
Brevoort Savings Bank, Brooklyn.....	98
Broadway Savings Institution, New York .....	140
Brooklyn City Safe Deposit Company .....	500
Brooklyn Savings Bank.....	97
examination of.....	298
Brooklyn Trust Company.....	389
examination of.....	460
Buffalo Loan, Trust and Safe Deposit Company.....	890
examination of.....	460
Buffalo Savings Bank, The.....	80
examination of.....	300
Bushwick Savings Bank, The, Brooklyn.....	99
examination of.....	301

## C.

Capital of safe deposit companies .....	13
Capital of trust companies .....	15
Carthage Savings Bank, The.....	90
examination of.. ....	303
Catskill Savings Bank .. ....	89
examination of. ....	304
Cayuga County Savings Bank, Auburn.....	59
Central Park Safe Deposit Company, New York.....	501
Central Savings Bank, Troy.....	10
Central Trust Company, New York .....	391
examination of.....	461
Chautauqua County Trust Company, Jamestown.....	893
examination of.....	461
Chenango Valley Savings Bank, The, Binghamton.....	55
Citizens' Savings Bank of the City of New York.....	141
City Savings Bank of Brooklyn, The .....	101
examination of.....	305
Closing banks .....	10
Cohoes Savings Institution .....	45
examination of.....	307
College Point Savings Bank.....	211
examination of.....	308
Colonial Safe Deposit Company, New York.....	503
Colonial Trust Company, New York .....	394
examination of. ....	462
Columbus Trust Company, Newburgh. ....	395
examination of.....	463
Continental Trust Company, New York .....	396
examination of.....	463

	Page.
Cornwall Savings Bank, The .....	194
Cortland Savings Bank .....	65
Cost of management of savings banks .....	28
Comparative table -- savings banks.....	286-287

## D.

Delaware Loan and Trust Company, Walton .....	397
examination of.....	464
Deposits in savings banks.....	5
Depositors in savings banks, number of .....	5-6
Dime Savings Bank of Brooklyn, The ....	103
examination of.....	309
Dime Savings Bank of Williamsburgh, The, Brooklyn .....	105
examination of. . . . .	311
Dividends unclaimed .....	11
Dollar Savings Bank, New York .....	143
examination of.....	312
Dry Dock Savings Institution, New York.....	145

## E.

East Brooklyn Savings Bank, Brooklyn.....	106
examination of....	313
Eastchester Savings Bank, Mount Vernon .....	252
examination of.....	314
Eastern District Savings Bank of the City of Brooklyn .....	108
East New York Savings Bank, Brooklyn .....	109
East River Savings Institution, New York.....	146
East Side Savings Bank, Rochester .....	124
examination of.....	315
Ellenville Savings Bank.....	240
Elmira Savings Bank .....	61
examination of.....	316
Emigrant Industrial Savings Bank, The, New York.....	148
Empire State Savings Bank, Buffalo.....	82
examination of.....	317
Equitable Securities Company, New York.....	19
Erie County Savings Bank, Buffalo... ..	83
Examinations of savings banks .....	291-379
Examinations of trust companies .....	457-493
Excelsior Savings Bank, New York.....	150
examination of.....	318

## F.

Failed savings banks .....	10
Farmers and Mechanics' Savings Bank of the City of Lockport, The.....	179
examination of. . . . .	320

	Page.
Farmers' Loan and Trust Company, New York.....	399
examination of.....	465
Fidelity Trust and Guaranty Company, Buffalo.....	400
examination of.....	465
Fidelity Trust Company, The, Rochester.....	401
Fifth Avenue Safe Deposit Company, New York....	503
Fifth Avenue Trust Company, New York.....	401
Fishkill Savings Institute .....	67
Franklin Safe Deposit Company, Brooklyn .....	504
Franklin Savings Bank, The, New York.....	152
Franklin Trust Company, Brooklyn .....	402
examination of.....	466
Fulton County Savings Bank, Johnstown... ..	87
Fulton Savings Bank .....	204

## G.

Garfield Safe Deposit Company, New York.....	505
Germania Savings Bank of Kings County, Brooklyn.....	111
examination of .....	322
German Savings Bank of Brooklyn, The .....	113
examination of.....	323
German Savings Bank in the City of New York, The.....	153
Glens Falls Trust Company.....	403
Goshen Savings Bank....	195
Greater New York Savings Bank, The, Brooklyn.....	5, 114
Greenburgh Savings Bank, The, Dobbs Ferry... ..	253
examination of.....	324
Greenpoint Savings Bank, The, Brooklyn.....	115
examination of.....	325
Greenwich Savings Bank, The, New York .....	155
Guaranty Trust Company of New York.....	404
examination of.....	467

## H.

Hamilton Trust Company, Brooklyn.....	405
examination of.....	468
Harlem Savings Bank, New York.....	157
Holland Trust Company, New York.....	407
examination of .....	469
Home Savings Bank, Albany.....	47
examination of .....	326
Home Savings Bank, The, White Plains.....	255
examination of.....	328
Hope Savings Bank, Albany .....	10
Hudson City Savings Institution, The .....	63
examination of .. ...	329

## I.

	Page.
Institutions, resources of various classes of.....	12
Institution for the Savings of Merchants' Clerks, New York.....	159
Interstate Mortgage Debenture Company, New York.....	18
Investors' Securities Company, New York.....	19
Irving Savings Institution, New York .....	161
Italian Savings Bank, New York.....	162
Ithaca Savings Bank.....	288
Ithaca Trust Company.....	408
examination of .....	470

## J.

Jamaica Savings Bank.....	218
Jefferson County Savings Bank, Watertown.....	92
examination of.....	381
Kings County Savings Institution, The, Brooklyn. ....	117
examination of.....	388
Kings County Trust Company, Brooklyn.....	410
examination of.....	471
Kingston Savings Bank.....	242
examination of.....	384
Knickerbocker Trust Company, New York .....	411
examination of.....	472

## L.

Lincoln Safe Deposit Company, New York .....	506
Long Island City Savings Bank, The .....	215
examination of.....	386
Long Island Loan and Trust Company, Brooklyn....	412
examination of.....	478
Long Island Safe Deposit Company, Brooklyn.....	508

## M.

Manhattan Savings Institution, The, New York .....	163
Manhattan Trust Company, New York.....	414
examination of.....	474
Manufacturers' Savings Bank, Troy.....	10
Manufacturers' Trust Company, Brooklyn ....	416
examination of.....	475
Matteawan Savings Bank....	68
Mechanics and Farmers' Savings Bank, The, Albany.....	49
Mechanics' Savings Bank of Brooklyn .....	10
Mechanics' Savings Bank of Cohoes ...	50
examination of.....	387
Mechanics' Savings Bank, The, Fishkill-on-the-Hudson .....	70
examination of.....	389



	Page.
Mechanics Savings Bank of Rochester .....	126
examination of .....	341
Mercantile Safe Deposit Company, New York .....	509
Mercantile Trust Company, New York .....	417
examination of .....	476
Merchants' Safe Deposit Company, New York .....	510
Metropolitan Safe Deposit Company, New York .....	511
Metropolis Finance Company, New York .....	18
Metropolitan Savings Bank, New York .....	165
Metropolitan Trust Company, New York .....	419
examination of .....	477
Middletown Savings Bank .....	197
Miscellaneous corporations .....	18-21
Monroe County Savings Bank, Rochester .....	128
examination of .....	343

## N.

Names of failed savings banks, receiverships closed .....	11
Nassau Trust Company of the City of Brooklyn .....	420
examination of .....	478
National Safe Deposit Company of New York .....	512
National Savings Bank, The, Albany .....	52
examination of .....	343
Newburgh Savings Bank .....	198
examination of .....	347
New Paltz Savings Bank .....	244
New safe deposit companies .....	13
New trust companies .....	14-15
New York Life Insurance and Trust Company .....	421
examination of .....	478
New York Produce Exchange Safe Deposit and Storage Company .....	513
New York Savings Bank .....	167
New York Security and Trust Company .....	428
examination of .....	480
Niagara County Savings Bank, Niagara Falls .....	181
examination of .....	346
North American Trust Company .....	425
examination of .....	481
North River Savings Bank, New York .....	168
Number of savings banks .....	5

## O.

Oneida County Savings Bank, The, Rome .....	182
Oneida Savings Bank, The .....	183
Onondaga County Savings Bank, The, Syracuse .....	188
Orange County Trust and Safe Deposit Company, Newburgh .....	426
examination of .....	481

	Page.
Oswego City Savings Bank .....	206
Oswego County Savings Bank, The, Oswego.....	207

## P.

Pawling Savings Bank.....	72
examination of.....	348
Peekskill Savings Bank.....	256
examination of.....	349
People's Guaranty and Indemnity Company, New York .....	18
People's Savings Bank, The, Yonkers.....	258
examination of.....	351
People's Trust Company, The, Brooklyn.....	428
examination of.....	482
Personal Loan Associations.....	19-22
Port Chester Savings Bank, The.....	260
examination of.....	352
Postal savings banks.....	7
Poughkeepsie Savings Bank, The.....	74
Produce Exchange Trust Company, New York.....	429
Putnam County Savings Bank, Brewster.....	210
examination of ... ..	354

## Q.

Queens County Savings Bank, Flushing.....	216
examination of .....	355
Queens County Safe Deposit Company, Long Island City.....	514

## R.

Rate per cent. of dividends declared, failed savings banks .....	11
Real Estate Trust Company, New York.....	429
examination of .....	488
Recommendations .....	22-29
Reports of receivers.....	33-34
Reports of safe deposit companies .....	497-516
Reports of savings banks .....	87-269
Reports of trust companies .....	385-445
Resources and liabilities of safe deposit companies.....	14
Resources and liabilities of savings banks.....	9
Resources and liabilities of trust companies.....	17
Resources of various classes of institutions.....	12
Rhinebeck Savings Bank.....	76
Richmond County Savings Bank, West New Brighton.....	224
examination of.....	356
Riverhead Savings Bank.....	232
examination of.....	357

	Page
Rochester Savings Bank.....	180
examination of.....	359
Rochester Trust and Safe Deposit Company.....	431
examination of.....	484
Rockland Savings Bank, receiver's report of.....	33
Rome Savings Bank .....	184
Rondout Savings Bank, Kingston .....	246
Roslyn Savings Bank, The .....	218
examination of.....	300

## S.

Safe deposit companies, capital of.....	13
Safe deposit companies, new .....	13
Safe deposit companies, resources and liabilities of.....	14
Safe Deposit Company of New York .....	515
Safe deposit companies, reports of.....	497-516
Sag Harbor Savings Bank....	234
Saugerties Savings Bank.....	248
examination of.....	362
Savings banks, closing (in liquidation).....	10
Savings banks, cost of management .....	28
Savings banks, number of.....	5
Savings banks, reports of.....	37-209
Savings banks, resources and liabilities of.....	9
Savings Bank of Utica, The.....	186
Schenectady Savings Bank, The.....	228
Seamen's Bank for Savings, New York.....	170
Securities in custody of Superintendent.....	18, 380-381
Security Trust Company of Rochester .....	433
examination of.....	487
Semi-annual statement of savings banks.....	270-275
Seneca Falls Savings Bank, The.....	230
examination of.....	363
Sing Sing Savings Bank.....	262
examination of.....	364
Skaneateles Savings Bank, The.....	190
South Brooklyn Savings Institution, The, Brooklyn .....	119
examination of.....	366
Southold Savings Bank .....	236
Staten Island Savings Bank, The, Stapleton.....	236
examination of.....	367
State Savings Bank, Troy.....	231
State Trust Company, The, New York .....	434
examination of.....	488
Statistics, savings banks.....	270-287
Statistics, trust companies.....	446-453

	Page.
Surplus of savings banks.....	5
Syracuse Savings Bank .....	192

T.

Tables:

aggregate resources and liabilities of safe deposit companies...	14, 517-522
aggregate resources and liabilities of savings banks.....	9, 270-285
aggregate resources and liabilities of trust companies.....	17, 446-453
condition of safe deposit companies, in aggregate, July 1, 1897, and January 1, 1898.....	517-522
condition of savings banks, in aggregate, by counties, July 1, 1897, and January 1, 1898.....	270-285
condition of savings banks, in aggregate, by counties, January 1, 1898.....	282-285
condition of trust companies, in aggregate, July 1, 1897, and January 1, 1898.....	446-453
names of failed savings banks whose receiverships have been closed ..	11
rate per cent. of dividends declared, unclaimed dividends deposited with Superintendent, and unclaimed dividends paid by him .....	11
resources of savings banks, banks of deposit and discount, trust com- panies and safe deposit companies.....	12
resources and liabilities of trust companies .....	17
resources of various classes of institutions .....	12
Taxation of savings banks.....	22-24
Title Guarantee and Trust Company, New York .....	486
examination of .....	486
Troy Savings Bank, The .....	222
Trust companies, capital and location of ....	15-16
Trust companies (new).....	14-15, 401, 403, 425, 429, 441
Trust companies, resources and liabilities of.....	17
Trust companies, reports of .....	385-445
Trust companies, examinations of.....	457-498
Trust and Deposit Company of Onondaga, Syracuse .....	437
examination of .....	486
Twelfth Ward Savings Bank, New York.....	172
examination of .....	368

U.

Ulster County Savings Institution, Kingston.....	250
examination of .....	370
Unclaimed dividends, failed savings banks, deposited with Superintendent	11
Unclaimed dividends, failed savings banks, paid by Superintendent .....	11
Union Dime Savings Institution, New York .....	173
Union Savings Bank of Patchogue, The .....	220
examination of .....	371
Union Savings Bank of Westchester County, The, Mamaroneck .....	264
examination of .....	372

	Page.
Union Trust Company of Jamestown.....	488
examination of .....	489
Union Trust Company, New York.....	489
examination of .....	490
Union Trust Company of Rochester .....	441
United States Mortgage and Trust Company, New York.....	442
examination of .....	491
United States Savings Bank of the City of New York, The .....	175
United States Trust Company, New York . . .	443
examination of .....	492
Utica, The Savings Bank of.....	186

## W.

Walden Savings Bank .....	200
Wappingers Savings Bank, Wappingers Falls.....	78
Warwick Savings Bank.....	202
Washington Savings Bank, New York.....	5
Washington Trust Company, New York.....	444
examination of .....	492
Watertown Savings Bank.....	94
examination of .....	373
Westchester County Savings Bank, Tarrytown.....	265
examination of .....	374
Westchester Loan and Trust Company, White Plains . . .	19
Western Savings Bank, Buffalo .....	85
examination of . . .	376
West Side Savings Bank, New York.....	177
examination of .....	377
Williamsburgh Savings Bank, Brooklyn.....	120

## Y.

Yonkers Savings Bank.....	267
examination of .....	378
Yorkville Savings Bank, receiver's report of .....	33

21  
SW













